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ABSTRACT

This bulletin explores the social, economic, and demographic trends that have contributed to the changing structure of the American family. Sections of the document discuss: (1) definitions of household and family; (2) types of families, including married couples with and without children and single-parent families; (3) living arrangements of children, young adults, and the elderly; (4) demographic data pertaining to marriage, and trends in marriage, divorce, and remarriage; (5) childbearing patterns, including issues of family size, teenage parents, unmarried mothers, and adoption; (6) the changing roles of wives, husbands, children, and grandparents; (7) the economic well-being of families, including a consideration of topics of family income, poverty rates, and income inequalities by social class, educational level, and race; and (8) the future of the American family. Numerous black and white photographs are included, and a reference list of 94 items and a list of 20 additional suggested readings are appended. (BC)

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New Realities of the American Family

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Abstract— The American family has changed so much in just a few decades that it is difficult for individuals and social institutions to keep up. The breadwinner-homemaker model that once epitomized the American family has been replaced by a multitude of family forms—stepfamilies, single parents, unmarried couples, extended and multigenerational families, as well as families that "double up" to make economic ends meet.

This *Population Bulletin* explores the social, economic, and demographic trends that have contributed to the changing structure of the American family. It describes the various types of families that are prevalent today and projects their numbers into the future. It traces the paths to family formation (and dissolution) in terms of marriage, divorce, remarriage, widowhood, and childbearing, and explores the implications of these trends for the changing roles of family members. It also provides international comparisons on several key demographic traits that help place U.S. trends in a broad, global context.

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New Realities of the American Family

By Dennis A. Ahlburg and Carol J. De Vita

Decision Demographics, the consulting branch of PRB, provided special tabulations and projections of the American family for this Population Bulletin.

The authors wish to thank Susan Kalish at PRB for her invaluable writing and editing expertise. Christine Brown Mahoney, In-gang Na, and Scott Leitz of the University of Minnesota provided able research assistance. Thomas Espenshade of Princeton University and Peter Morrison of the RAND Corporation served as reviewers and provided thoughtful comments on an early draft of the report.

The family has changed so much in just a few decades that it is difficult for individuals and social institutions to keep up. Men and women who were raised in the 1950s and 1960s when television programs such as "Ozzie and Harriet" and "Father Knows Best" epitomized the image of the American family are now likely to find themselves in family situations that look and function very differently. Families today most likely have two or fewer children; there is a good chance that the mother is employed outside the home; and the odds of divorce before the children are grown are about 50-50.

The breadwinner-homemaker model with husband and wife raising their own biological (or adopted) children was once the dominant pattern. Today, many family forms are common: single-parent families (resulting either from unmarried parenthood or divorce), remarried couples, unmarried couples, stepfamilies, foster families, extended or multigenerational families, and the doubling up of two families within the same home. Women are just as likely to be full- or part-time workers as full-time homemakers.

If ordinary people sometimes find themselves puzzled about how to respond to (or interpret) the new family patterns, so are the experts. Family patterns are so fluid that the U.S. Census Bureau has difficulty measuring family trends. Most large-scale, nationally representative surveys cannot readily tell us what proportion of husband-wife families are stepfamilies; how adopted or foster-care children are faring; distinguish roommates from couples who are living together as unmarried partners; or measure the extent of family support networks for elderly persons who live alone.

Workplace policies often lag behind the new family arrangements, as the movement to pass "parental leave" or "family leave" policies suggests. Family health insurance, which is often provided through the workplace, may cover only married husband-wife partners and their off-spring, not cohabiting couples. Gay and lesbian advocates have questioned the fairness of these restrictions based on the premise that the living arrangements of gays and lesbians function much the same way as married-couple families. Stepfamilies may encounter a maze of bureaucratic red tape in trying to establish whose children are covered by which insurance policy. Family law—particularly the advent of no-fault divorce law, joint child custody, and inheritance and estate planning—has slowly evolved to try to accommo-

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African-Americans are twice as likely to become parents while still in their teens as are whites or Hispanics.

date the new fluidity of marital and family arrangements.

As a consequence, few social institutions have received as much attention and scrutiny as the American family. The family unit forms the cornerstone for U.S. social policy, and the economic well-being of the family often serves as a barometer for measuring the well-being of the nation. Given the importance of the family, it is not surprising that current statistics on the formation and structure of American families have been viewed with alarm:

- the marriage rate fell almost 30 percent between 1970 and 1990;
- the divorce rate increased by nearly 40 percent during this same period;
- over one-quarter of all births in 1990 were to unmarried mothers, compared with one in ten in 1970; and
- about half of all children today are expected to spend some part of their childhood in a single-parent home.

Demographic trends are key to this evolution. Marriage, divorce, widowhood, remarriage, and childbearing patterns have changed dramatically since the 1950s and have radically altered the size and composition of the American family. Young people are marrying at older ages and more are foregoing marriage altogether. Marriage is less permanent. People are more likely to divorce, although remarriage rates are high. Women are having fewer children and generally waiting until older ages to have them. But more births are occurring outside of marriage, and more children are being raised in single-parent homes. Intertwined with demographic factors are economic changes—the stagnation of men's wages, the loss of manufacturing jobs, increased competition in global markets—that have contributed to the difficulties of raising and sustaining families.

This report will discuss the social and demographic trends that contribute to the changing composition and economic status of the American family. It will describe the various types of families that are prevalent today and project their numbers into the future. It will trace the paths that lead to family formation (and dissolution) in terms of marriage, divorce, remarriage, widow-

hood, and childbearing patterns, and it will explore the implications of these trends for the changing roles of women and men, as well as for the social and economic well-being of children.

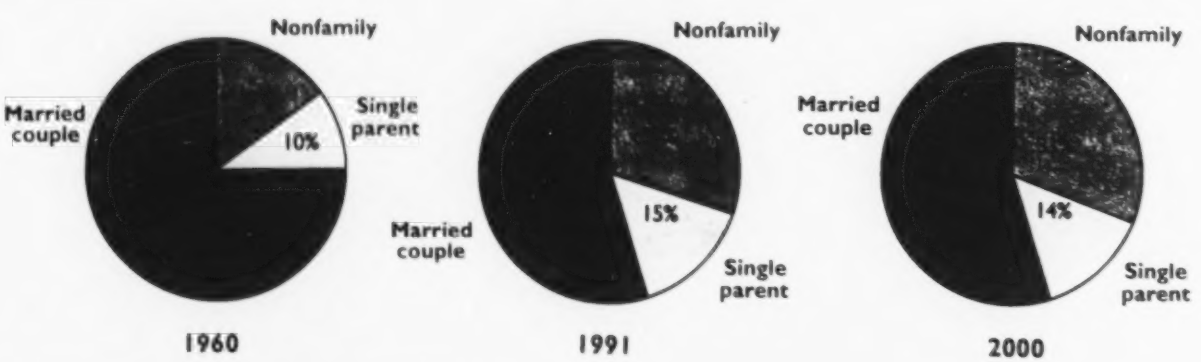
The United States is not alone in experiencing such far-reaching demographic change. Family patterns in the United States reflect broad social and demographic trends that are occurring in most industrialized countries around the world. Low marriage and fertility rates and high divorce and nonmarital birth rates are seen in many other industrialized nations. Although every country has its own social and political traditions, Americans can learn important lessons by studying how other nations are responding to these changes. This report provides crossnational comparisons on several key demographic factors that help place U.S. trends in a broad, global context.

Defining Households and Families

The U.S. Bureau of the Census carefully distinguishes between a *household* and a *family*. Households are defined as all persons who occupy a housing unit such as a house, apartment, single room, or other space intended to be living quarters. A household may consist of one person who lives alone or several people who share a dwelling. A family, on the other hand, is two or more persons related by birth, marriage, or adoption who reside together. This definition does not measure family ties that extend beyond the immediate housing unit. Yet, family members who live outside the home often help older people, young couples, and single parents maintain their independence and meet family responsibilities.

While all families form households, not all households are families under Census Bureau definitions. Indeed, the growth of the nonfamily household (that is, persons who live alone or with unrelated individuals) is one of the most dramatic changes to occur during the past 30 years. In 1960, 15 percent of all households were nonfamily households; by 1991, 30 percent were nonfamily units, and by the year 2000, 31 percent may be nonfamily households (see Figure 1). Nonfamily households are a diverse group. They may consist of elderly individuals who live alone, college-age youth who share an apartment, cohabiting couples, individuals who delay or forego marriage, or those who are "between marriages." While these individuals may not reside within an officially designated family unit, most have family ties beyond their immediate household. What is more, given the aging of the U.S. population and current patterns of marriage, divorce, childbearing, and widowhood, nonfamily households are expected to account for a growing share of the housing market well into the 21st century.

Figure 1
U.S. Households, 1960, 1991, 2000



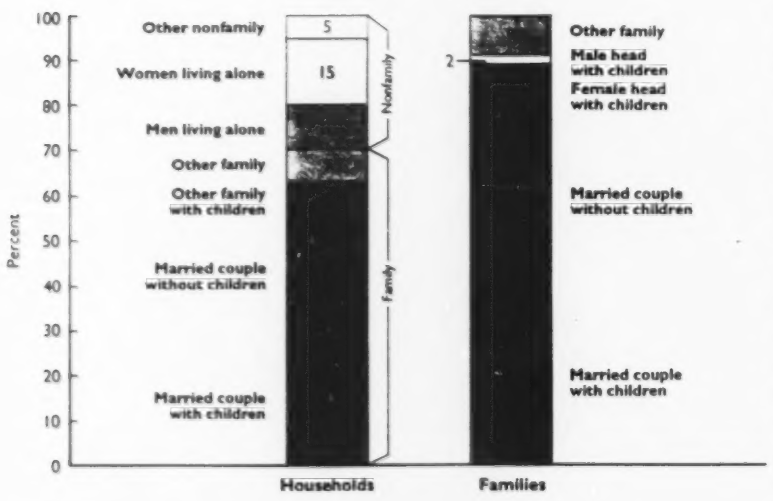
Source: U.S. Bureau of the Census. Projections by Decision Demographics.

Types of Families

While the share of family households has declined in the past 30 years, the structure of American families has grown more complex. A popular image of the American family is a married couple with two or more children in which the husband is the sole source of family income and the wife stays at home to attend to family matters. The demographic reality is that in 1991 just over one-third of all families (37 percent) consisted of a married couple with children—regardless of the number of children or the labor force status of the wife—and only one in five married couples with children fits the popular stereotype described above.

Although 70 percent of households contain a family unit, family composition is quite diverse, as shown in Figure 2. They include: married couples with children, married couples without children, single-parent families headed by a woman, single-parent families headed by a man, and other family units, such as siblings living together, an unmarried daughter living with her aging mother, or grandparents raising grandchildren. Just under half of all families have children, but there is considerable variation in these family arrangements.

Figure 2
Household and Family Composition, 1991



Source: U.S. Bureau of the Census, *Current Population Reports* P-20, no 458.

Married Couples with Children

Despite our changing lifestyles, married couples with children continue to be a prominent family pattern. But even within this model there are two distinct types: the intact biological family and the step- or blended family that may include adopted children. Most married-couple families with children are intact biological families (77 percent in 1985, the last available estimate), but 19 percent had one or more stepchildren, and 2 percent had one or more adopted children.[1] Although over 80 percent of stepfamilies are white, the odds of being in a stepfamily are twice as great for African-Americans as for whites. Thirty-five percent of all black married-couple families in 1985 were stepfamilies, compared with 18 percent for whites. The vast majority of stepchildren in married-couple families live with their biological mother and stepfather. Demographer Paul Glick estimates that one out of every three Americans is now a stepparent, a stepchild, a stepsibling, or some other member of a stepfamily. If current trends continue, the share will rise to nearly half by the year 2000.[2]

Combining and blending families is not always easy and does not necessarily mitigate differences between family types. Compared with stepfamilies, intact biological families tend to involve marriages of longer duration, have more children, are somewhat more likely to have only one parent in the labor force, and have higher family income.[3] Blended families may also generate conflict and tension, particularly for children, which is sometimes seen as a factor in the high divorce rates among remarriages.

Married Couples without Children

Forty-two percent of all families in 1991 consisted of married couples without children. But again, there are distinct differences within this category. Some of these couples might be called *preparents* (those who have not yet had children); others may be *empty nesters* whose children are grown and have left the family home; while others may be

Table 1

Family Composition in the United States, 1970-2000

Type of family	1970	1990	1995	2000
All families (in millions)	51.2	64.5	68.0	71.7
Total	100.0%	100.0%	100.0%	100.0%
Married couple with children	49.6	36.9	36.2	34.5
Married couple without children	37.1	41.7	41.8	42.8
Female head with children	5.7	10.2	10.0	9.7
Male head with children	0.7	1.8	2.2	2.7
Other families	6.9	9.4	9.8	10.3

Source: Projections prepared by Decision Demographics. Data for 1970 from U.S. Bureau of the Census, *Current Population Reports* P-20, no. 218.

nonparents either by choice or because of infertility problems. Among married couples without children in 1991, about 15 percent of the women were under age 35, suggesting a possible delay in childbearing. Indeed, over half of all married women younger than 35 who were childless in 1990 reported that they expected to have a child at some point in the future.[4] This figure rises to over 80 percent for married women in their twenties. On the other hand, half of all married couples without children had a woman age 55 or older. Many women of this age group are the mothers of the post-World War II baby-boom generation and probably have adult children who live elsewhere.

The aging of the baby-boom generation (born 1946-1964) will affect the growth of families without children. While many younger baby boomers (born 1957-1964) are still in the preparent stage of family life and are likely to become parents in the not-too-distant future, older baby boomers (born 1946-1956) who currently have children at home will soon be entering the empty nest phase. Projections by Decision Demographics show that married couples without children are likely to represent 43 percent of all families in 2000 if current trends in family formation remain unchanged (see Table 1).

Single-Parent Families

Nearly one in eight families was headed by a single parent in 1991, double the proportion in 1970. Women were five times more likely than men to be raising a family alone in 1991, and African-Americans were almost three times more likely than whites to be single parents. Single-parent families represented one in five white families with children, one in three Hispanic families with children, and six in ten black families with children. As will be discussed in more detail below, changing patterns of

In 1989 about one in three children was born to a mother over age 30.

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marriage, divorce, remarriage, and the rise in births to unmarried women have contributed to the growth of single-parent families. "About half of today's young children will spend some time in a single-parent family, most as a consequence of divorce . . ." writes demographer Larry Bumpass. "Furthermore, this is not just simply a transitional phase between a first and second marriage. The majority will reside in a mother-only family for the remainder of their childhood."[5]

Living Arrangements of Children, Young Adults, and Elderly

The growing diversity of U.S. family life in the 1990s is most apparent in the living arrangements of children, young adults, and older persons. These groups have experienced the most dramatic change.

Children

One quarter of all children (or 16.6 million children) in 1991 lived with only one parent—double the percentage of 1970 and almost triple that of 1960. Minority children were most affected by this change. In 1960, two-thirds of African-American children lived in two-parent homes; by 1980, less than half (42 percent) did so, and by 1991, only one-third (36 percent) were in a two-parent family. The number of Hispanic children in one-parent homes almost doubled between 1980 and 1991, reaching 2.2 million (or 30 percent) of all Hispanic children. High divorce rates and out-of-wedlock childbearing contributed to this trend.

But difficult economic times have also resulted in more families "doubling up," that is, sharing a common household together. Since 1970, the share of children who live in their grandparents' home has risen from 3 percent to 5 percent in 1991. These data reflect children (and their parents) who live in the home of the grandparent, not arrangements whereby grandparents move in with their adult children and grandchildren. About 3.3 million children lived in their grandparents' home in 1991. African-American children are three times more likely than white children to live with grandparents (12 percent vs. 4 percent, respectively). About 6 percent of Hispanic children live with grandparents.

Increases in life expectancy mean that more children will get to know their great-grandparents.

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Living at home has become increasingly common for students and young adults.

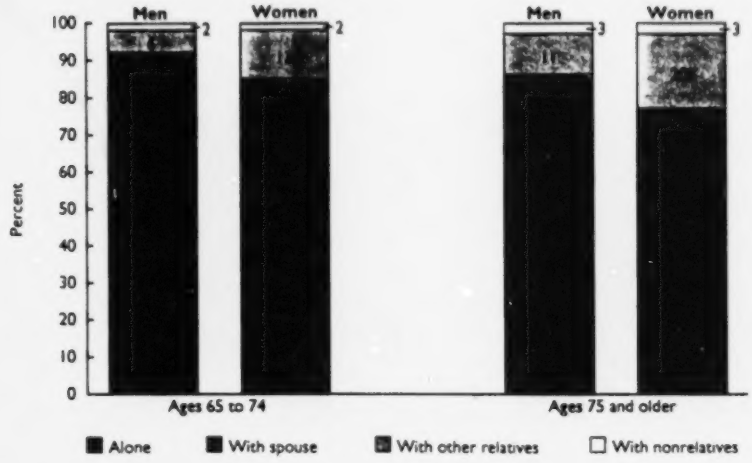
In most cases, one or both parents are present in the household. For half of these households, only the mother is present; in 17 percent, both parents are present. The "doubling up" of two-parent families within the grandparents' home increased during the 1980s (13 percent in 1980) as families responded to difficult economic conditions. In 28 percent of these households, neither parent is present, however, and grandparents are solely responsible for their grandchild.

Young Adults

The transition from being a dependent in the parental home to establishing an independent household has become increasingly complex and diverse. Compared with the 1970s, more young adults (ages 18 to 24) are living at home with their parents, more are living alone or with roommates, and fewer are maintaining married-couple family households of their own. Over half (54 percent) of all 18- to 24-year-olds lived with their parents in 1991—up from 47 percent in 1970. Some of these young adults never left the family home after completing high school; others are college students who live at home at least part of the year. Even by ages 25 to 34, about 12 percent of young adults in this age group were at home with their parents—up from just 8 percent in 1970. Inflationary pressures, the rising cost of housing, slower wage growth, the increased cost of higher education, and the repayment of student loans are seen as important factors that have kept young adults at home with their parents. Less than half (48 percent) of adults under age 35 were the head (or spouse of the head) of a separate family household in 1991.

For those who can afford it, living alone or with roommates has also become increasingly common. So, too, has cohabitation—that is, living with someone in a sexual union without a formal marriage. Three million households in 1991 had cohabiting couples, nearly 60 percent of whom were under age 35. Cohabitation has increased sixfold since 1970 when only 500,000 households had cohabiting couples. Only opposite-sex couples are counted in these figures, so these data underestimate the extent of cohabitation in the United States today.[5]

Figure 3
Living Arrangements of the Elderly, 1991



Note: These figures do not include the 5 percent of elderly who live in institutions.
Source: U.S. Bureau of the Census, *Current Population Reports* P-20, no. 461.

Kenneth C. Poertner

Finding a partner can be difficult for older women who outlive and outnumber older men.

About one-third of all cohabiting, opposite-sex couples in 1991 had children under age 15 present in their homes, but far more cohabiting couples are parents. By one estimate, almost half of cohabiting couples have children either living with them or living elsewhere with a custodial parent.[7]

Cohabitation is often seen as a prelude to marriage. Although only 5 percent of women ages 15 to 44 were cohabiting with a male partner in 1988, one-third had done so at some time in the past.[8] One-quarter of white women, one-quarter of Hispanic women, and nearly one-third of black women had lived with their first (or only) husband before marriage. Among single persons who plan to cohabit in the future, more than 80 percent said that cohabiting allows couples to make sure they are compatible before getting married. At least one of the partners expects the arrangement to result in marriage in 90 percent of cohabitations.[9] Respondents may be overly optimistic, however: 55 percent of first cohabiting unions of white women and 42 percent of those of black women resulted in marriage.[10]

It is important to note that the rise in cohabitation has helped to offset much, although not all, of the fall in marriage rates.[11] If we expand our notion of "marriage" to include legal marriage *and* cohabitation, there has been little decline in the institution of marriage in the United States.

Elderly

Often overlooked in the discussion of families is the living arrangements of older persons. The majority (54 percent in 1991) of persons age 65 and older are in married-couple households. But this fact masks considerable differences in living arrangements by the age and sex of the older person (see Figure 3). It also masks the role that the extended family network plays in the support and care of older individuals.

Three out of four men ages 65 and older lived with their wife in 1991, whereas less than half (40 percent) of older women lived with their husband. Because women tend to live longer than men, there are more older women than older men. Most older women live alone, particularly after age 75. This is likely to increase the need for assistance from family, friends, or social agencies as failing health or chronic disabilities rob older individuals of their independence. In general, older women are twice as likely as older men to live with

other family members, although by age 85, the difference narrows somewhat. About 5 percent of all persons age 65 and older were living in institutions, such as nursing homes, in 1990.

Paths to Family Formation

Changes in household and family composition are a normal part of the life course of individuals. Families grow or contract in size through demographic events such as marriage or divorce, births or deaths. But these paths to family formation (and dissolution) have grown more complex and helped create today's new patterns of family life.

Marriage Trends

Significant changes have been occurring in U.S. marriage patterns. Individuals are postponing marriage until older ages, and more people are foregoing marriage altogether. Compared with the 1960s, marriages have a shorter average duration, and a smaller proportion of a person's life is spent in marriage, despite gains in life expectancy.[12]

While these facts often lead to speculation that the institution of marriage is crumbling, the number of marriages that occurred throughout the 1980s was at an all time high. Roughly 2.4 million marriages were performed each year during the past decade. A careful look at marriage trends reveals how marriage patterns are creating new lifestyles and expectations.

Marriage Rates

Yearly marriage rates are driven by many factors: the number of young adults in the population who reach marriageable age, changes in marriage patterns, economic cycles, even the mobilization of a population for war (see Box 1). The number of marriages per 1,000 population reached a peak of 16.4 in 1946 at the end of World War II and a low of 8.4 in 1958 when an economic recession coincided with a relatively small number of young adults reaching marriageable

Box 1

How Demographic Rates Are Calculated

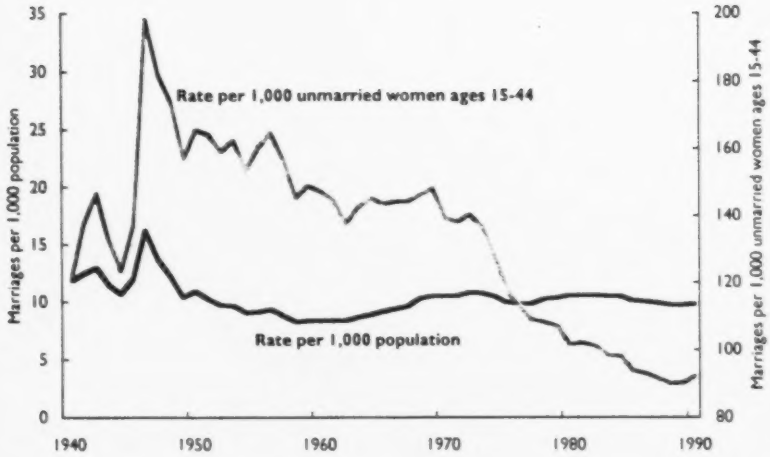
Demographers usually report demographic events in terms of rates—marriage rates, divorce rates, birth rates, and so forth. A rate tells how frequently an event is occurring—how common it is. But rates are calculated in a number of ways; each one portrays its own story.

The most simple and straightforward rate is the crude rate. This is computed for the entire population. For example, the marriage rate gives the number of marriages per 1,000 total population in a given year. This rate is calculated using the number of marriages—*not* the number of people getting married—and includes both first marriages and remarriages. The number of marriages is divided by the total population.

But rates can also be age-specific, gender-specific, or race-specific—that is, they are based on the number of people in a specific group, usually the population at risk of having the event occur. The marriage rate for unmarried women of childbearing age, for example, is based on the number of marriages in a given year divided by the number of unmarried women ages 15 to 44.

As figure 4 in the text shows, the story of marriage trends depends in part on which marriage rate is used to describe the event. Refined rates, which generally limit the denominator to the population at risk, reflect changes in population composition and are more likely to show more dramatic change over time.

Figure 4
Marriage Rates, 1940-1990



Source: National Center for Health Statistics, *Advance Report of Final Marriage Statistics, 1988*, and provisional data.

age (see Figure 4). Throughout the 1970s and 1980s, the marriage rate for the total population fluctuated between 10.6 and 9.7.

While the crude marriage rate has not shown dramatic change in the last two decades, there are decided changes in the timing of marriage. Men and women of the baby-boom generation delayed entry into marriage. The marriage rate for unmarried women ages 15 to 44 began to plummet around 1975, and by 1988, it was at an all-time low of 91.0 per 1,000. The record high number of marriages in recent years occurred because the size of the population has grown; the record low marriage rates to unmarried women happened because women have postponed entry into marriage.

Age at Marriage

Another way of looking at this trend is by the median age at first marriage (see Table 2). For the first half of the 20th century, median age at first marriage fell for both men and women, reaching a low of 22.5 years for men and 20.1 years for women in 1956. Social attitudes and the expanding U.S. economy of the 1950s encouraged many young couples to begin married life at a relatively young age. But by the mid-1970s, as both social attitudes and economic conditions changed, median age at first marriage reversed course and climbed upward. By 1991, it reached 26.3 years for men and 24.1 years for women. Compared with their counterparts in the 1950s, young adults in the 1990s are delaying entry into marriage, but the patterns that they are following today are surprisingly similar to those recorded nearly 100 years ago. What is more, U.S. marriage patterns are also similar to other industrialized countries. In Denmark, for example, the median age at first marriage for men is 29.2 and for women 26.5.[13]

While Americans may be delaying entry into marriage, almost everyone gets married—at least once. In 1990, 95 percent of women and 94 percent of men ages 45 to 54 had been married. Indeed, the United States has one of the highest marriage rates in the world. In Sweden, for example, only 75 percent of men who are now 45-years-old

Table 2
U.S. Median Age at First Marriage, 1890-1991

Year	Men	Women
1890	26.1	22.0
1900	25.9	21.9
1910	25.1	21.6
1920	24.6	21.2
1930	24.3	21.3
1940	24.3	21.5
1950	22.8	20.3
1955	22.6	20.2
1960	22.8	20.3
1965	22.8	20.6
1970	23.2	20.8
1975	23.5	21.1
1980	24.7	22.0
1985	25.5	23.3
1986	25.7	23.1
1987	25.8	23.6
1988	25.9	23.6
1989	26.2	23.8
1990	26.1	23.9
1991	26.3	24.1

Source: U.S. Bureau of the Census, *Current Population Reports* P-20, no. 450 and P-20, no. 461.

have married. For other European countries, the proportion who ever-marry is higher than in Sweden but lower than in the United States.[14]

Nevertheless, some observers fear that the pattern of delayed age at first marriage in the United States could eventually lead to fewer people ever getting married—that is, "later" could lead to "never." The probability of getting married declines with age. It is highest for men and women in their twenties and then drops quickly after age 30. While the proportion of Americans age 45 and older who have never married is less than 10 percent, the percentage of 30-year-olds who have never married almost doubled between 1970 and 1990. A recent study has estimated that about 12 percent of white women and 25 percent of black women who were ages 30 to 34 in 1990 may never marry.[15]

Racial differences in marriage patterns have also changed. Before World War II, similar proportions of blacks and whites married, but blacks tended to marry at younger ages. Today, this pattern is reversed. The average age of first marriage for African-Americans now exceeds that of whites by two years and a smaller proportion of black women marry. In 1988, the average age at first marriage was 26 years for black women and 24 years for whites; 84 percent of black women ages 40 to 44 had married at least once compared with 93 percent of white women.[16]

Interracial Marriage

Interracial marriage has become more accepted over time, according to public opinion polls. About 2 percent of all married couples in 1991 had interracial marriages—up from less than 1 percent in 1970.[17] About one in four interracial marriages was between black and white partners. The vast majority of these pairs were a black husband and a white wife. On the other hand, nearly half (45 percent) of all interracial marriages were between a white husband and a nonblack wife. A white wife and nonblack husband accounted for 27 percent of interracial couples in 1991.

Although the incidence of interracial marriage has increased in recent years, it is still not very common and often meets strong resistance. Roughly one-quarter to one-third of unmarried adults under age 35 said that they were "not at all willing" to marry someone of a different race, according to a national survey conducted in 1987. Less than 10 percent said that they would be "very willing."[18] Negative attitudes toward interracial marriage were strongest among women, non-Hispanic whites, and individuals with 12 years or less education.

Reasons for Changing Patterns

Social, demographic, and economic factors have all contributed to the changing patterns of marriage behavior. Societal norms towards marriage have changed since the 1950s when most young people were expected to marry and have two children as soon as economic circumstances permitted.[19] Attitudes toward cohabitation began to change during the 1960s and the rise of the women's liberation movement in the 1970s presented new options for women beyond the traditional marriage and family roles. Neither cohabitation nor the women's liberation movement, however, fully explains the long-term pattern in marriage rates, although both factors are frequently cited as either the cause or the consequence of changing marriage patterns.

The United States has one of the highest marriage rates in the world.

Demographers sometimes cite the demographic "marriage squeeze" as an explanation for changing marriage rates. Women tend to marry men who are somewhat older than themselves. As birth rates rise or fall over time, a shortage or surplus of potential marriage partners is created. For women born in the early 1950s (the first half of the baby boom), there were simply too few eligible men for the number of women of marriageable age. Thus, marriage rates began to drop in the early 1970s. The importance of the marriage squeeze has been hotly debated among demographers and social scientists, but it does provide at least a partial explanation for the decline of marriage rates.[20]

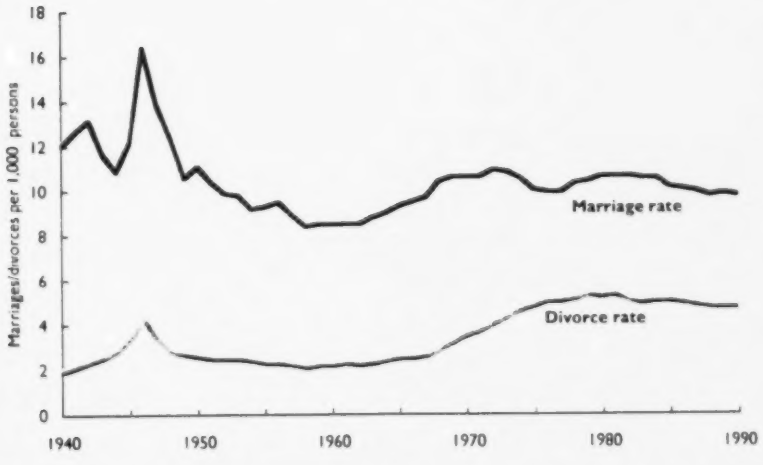
Economic factors also played a role. As women's education and employment opportunities expanded, so did women's wages. The rise in women's wages during the 1970s and 1980s rela-

tive to those of men may have lessened the economic incentive for women to marry.[21] Likewise, the earnings of young men began to stagnate (and for some groups, deteriorate) during this same period, making the prospect of marriage less affordable for many men. Men's earnings rose in the 1950s and then fell by about 20 percent between 1972 and 1989. Marriage rates followed a roughly parallel course.

The attitudes of young adults today reflect the complex economic aspects of marriage. A national survey of unmarried adults under age 35 found that almost one-half of the women and just over one-quarter of the men said that they would be "very willing" to marry someone who earned "much more" than they did.[22] On the other hand, about 20 percent of minority women (that is, blacks, Hispanics, and other minorities) and 12 percent of non-Hispanic white women said that they would be "not at all willing" to marry someone who would earn "much less" than they did. Only about 5 percent of the young men in the survey said that they would not be willing to marry a woman who earned much less than they did. Even more important than earnings is the prospect for employment. More than two-thirds of the young women in the survey and one-third of the young men said that they would be "not at all willing" to marry someone who was not likely to hold a steady job. The percentage of young adults who shared this attitude was fairly consistent across racial and ethnic groups. For the majority of young women and for a substantial share of young men, having a partner who can contribute to family income is an important criteria in deciding whether or not to marry.

Figure 5

Divorce and Marriage Rates, 1940-1990



Source: National Center for Health Statistics, *Advance Report of Final Marriage Statistics, 1988; Advance Report of Final Divorce Statistics, 1988,* and provisional data.

Divorce Trends

While 2.4 million marriages occurred in 1990, 1.2 million divorces occurred during that same year. Marital discord and divorce are certainly not new, but dissolving a marriage by divorce has grown more common.

Divorce Rates and Risks

Except for a sharp increase immediately after World War II, U.S. divorce rates hovered around 2.4 divorces per 1,000 population throughout most of the 1950s and 1960s (see Figure 5). Then followed a steady swell. Between 1965 and 1970, the divorce rate rose from 2.5 to 3.5; by 1975, it had reached 4.8, and by 1980, 5.2. Rates did not show any sign of decline until the mid-1980s, and for now have leveled off at around 4.7. Compared with the 1960s, both the number of divorces and divorce rate have more than doubled.

Rising divorce rates are not unique to the United States (see Table 3). Most industrialized nations have experienced similar patterns. Divorce rates in both Sweden and Germany, for example, doubled between 1960 and 1988. But divorce is (and has always been) far more prevalent in the United States than elsewhere.

The growing incidence of divorce has affected virtually all groups within U.S. society. Among white and Hispanic women ages 15 to 44 in 1988, over one-third had experienced the dissolution of their first marriage; among blacks, the figure was nearly half.[23] Although younger people are more likely to divorce than older ones, rates of divorce have increased for all age groups except those 65 and older. Even religious sanc-

tions against divorce seem to have little bearing on divorce rates. Catholics are no less likely to divorce than non-Catholics, despite strong opposition to divorce by the Catholic church.[24]

The probability that an individual will experience a divorce is higher among younger generations. Whereas 14 percent of white women who married in the early 1940s eventually divorced, almost half of white women who married in the late 1960s and early 1970s have already been divorced. For African-American women, the percentages rose from 18 to almost 60.[25] Indeed, the rapid rise in divorce rates can be illustrated by the following calculation: nearly 30 percent of couples who were married in 1952 were divorced by their 25th wedding anniversary; couples married in 1957 took only 20 years to experience a similar attrition; those married in 1962 took 15 years; and couples married in 1967 took about 10 years.[26]

Although the divorce rate declined slightly and then leveled off in the late 1980s, this is not necessarily a sign that fewer marriages will end in divorce. Demographic trends suggest that the composition of marriages has changed toward more stable marriages. The increasing age at first marriage suggests that marriages may be more selective now than in the past and therefore less at risk of divorce. Also, the aging of the baby-boom generation means that a substantial portion of the adult population has passed through the stage of life when the odds of divorce are highest. Yet, changing attitudes toward men's and women's roles, as well as increasing economic opportunities for women, will continue to redefine family patterns and could lead to another upsurge in divorce. Some scholars are beginning to view these patterns of high divorce and remarriage rates as an intrinsic part of contemporary family life.[27]

Table 3

Divorce Rates for Selected Countries, 1960-1988

Country	Divorces per 1,000 married women			
	1960	1970	1980	1988
United States	9.2	14.9	22.6	20.7
Canada	1.8	6.3	10.8	12.6
France	2.9	3.3	6.3	8.4
Germany (western)	3.6	5.1	6.1	8.8
Japan	3.6	3.9	4.8	4.9
Sweden	5.0	6.8	11.4	11.4
United Kingdom	2.0	4.7	12.0	12.3

Source: *U.S. Statistical Abstract, 1991.*

Reasons for High Divorce Rates

The prevalence of divorce in U.S. society has been seen as symptomatic of an erosion of the American family and American values. Another way of looking at these statistics, however, is that Americans today place a higher value on forming a *successful* marriage than did earlier generations. People may now expect more of marriage and be less tolerant of marital problems. If irreconcilable problems arise, divorce is seen as an acceptable alternative to an unhappy marriage.

The first no-fault divorce law was passed in 1969 in California, and most states now have some form of no-fault divorce. This action helped reduce the stigma of divorce by making moral issues such as marital infidelity less relevant in divorce proceedings. The division of property and child custody rights have become the major concern of divorcing couples.

Both economic and attitudinal changes have contributed to the growing incidence (and acceptance) of divorce. The entry of women into the labor force broke down the traditional division of labor within the family, blurring gender role distinctions within marriage. The male breadwinner-female homemaker model was gradually replaced by the two-earner couple model. For many men, the new marriage pattern provided less domestic support and less deference in decisionmaking than did the old model. For many women, greater economic independence meant that they did not have to remain in an unsatisfactory marriage. Emotional gratification therefore has become a more central part of defining what is a good marriage.[28]

But changing attitudes also played an important role. Although most Americans subscribe to the idea that marriage

should be a lifetime commitment, most couples recognize that divorce is a viable option should their marriage not work out. Indeed, a diminishing share of Americans believes that couples should stay together in an unhappy marriage even when children are involved. A survey of young mothers in 1962, for example, asked whether couples with children ought to remain together if they could not get along. Half of the respondents said they should. But when these same women were asked the identical question in 1985, fewer than one in five replied that unhappy couples should stay together.[29] Acceptance of divorce was also reflected in the attitudes of the younger generation. Ninety percent of the daughters of these women and 70 percent of the sons (age 23 at the time of the 1985 survey) said that unhappy couples with children should not stay together.

For many individuals, staying together, even for the good of the children, is no longer considered a sufficient justification for staying in an unsatisfactory marriage. It is, of course, impossible to disentangle whether these changing attitudes are a cause or a consequence of increasing rates of divorce, but "secular individualism" which gives priority to the parent's interests over those of the children has become increasingly common.[30]

Children Involved in Divorce

Divorce affects not only adults but also children. Over 1 million children under age 18 saw their parents divorce in 1990. The number of children involved in divorce soared during the 1960s and 1970s, but has gradually declined since 1980 (see Figure 6). This drop can be attributed, in part, to the decline in the divorce rate during the 1980s, but also to the smaller number of children in married-couple families.

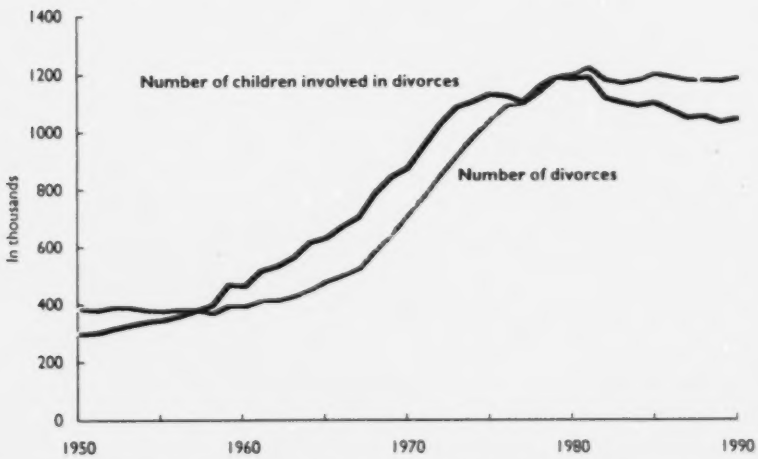
Still, the odds of seeing parents divorce are twice as great today as a generation ago. The number of children involved in divorce per 1,000 children under age 18 was 16.2 in 1990—double the rate of 8.2 recorded in 1963. Slightly more than half of divorcing couples in 1988 had children under 18 years of age. About 26 percent had one child, 20 percent had two children, and 7 percent had three or more children.[31]

During the first half of this century, about one in four children experienced their parent's divorce before they reached the age of 18.[32] Current estimates are that half of all children—at least one-third of white children and two-thirds of black children—will experience the breakup of their parent's marriage.[33] What is more, about 44 percent of white children and 66 percent of black children who saw the breakup of their parent's first marriage will also see the breakup of a parent's second marriage. The majority of children of divorce will remain in mother-only families for the remainder of their childhood.[34]

It was often thought that children held a marriage together. It now appears that this is true only for young children born within the marriage. As children grow older or as stepchildren enter a family, emotional or financial strain on the marital relationship may expand, increasing the chances of divorce. A recent study found that the stabilizing effect of children in a marriage is only slightly larger than the destabilizing effect. Married couples with children are only slightly more

Figure 6

Number of Divorces and Children Involved in Divorce, 1950-1990



Source: National Center for Health Statistics, *Advance Report of Final Divorce Statistics, 1988*, and provisional data.

likely to celebrate their 20th wedding anniversary than are childless couples.[35]

Remarriage

Most Americans who divorce eventually remarry. One-third of all marriages in 1988 were remarriages for one or both partners. In fact, the high incidence of remarriage is driven more by the growing number of formerly-married people who are "available" to remarry than by the increasing likelihood that a divorced person will remarry.

For those who remarry, the average length of time between marriages is relatively brief. In 1988, the median interval between divorce and remarriage for a woman was 2.5 years; for a man, 2.3 years. But just as couples have tended to postpone entry into first marriage, they also have stretched the time between marriages. In 1970, the median interval between divorce and remarriage was only about one year.

A national study of women's marriage patterns showed that divorced African-American women are slower to remarry and less likely to remarry than divorced white women. For women whose marriages ended between 1965 and 1984, only 34 percent of black women had remarried by 1988, compared with nearly 60 percent of white women. Remarriage rates for Hispanic women are roughly midway between black and white women. About 45 percent of divorced Hispanic women in the study had remarried by 1988.[36]

An individual's age, income, education, and the presence of children also affect remarriage rates.[37] Younger women remarry more quickly than older women. Women divorced after age 40 have a low probability of remarriage, although the remarriage rate among widows at older ages is increasing. For men, age does not appear to be an important factor.

Income and education are important predictors of remarriage for both men and women, however, men who are better-off economically are more likely to remarry than those who are less well-off. The reverse relationship holds for women. Among women, education appears to be unrelated to the chances of remarrying for whites, but higher educational attainment increases the chances of remarrying for blacks. Remarriages are more stable than first marriages for African-Americans, although overall divorce rates are higher for blacks than for whites in both first and subsequent marriages.[38]

The presence of children is an important factor in remarriage rates of women but not of men.[39] Because women tend to be the custodial parent in the vast majority of divorce cases, the presence of children lowers the probability that a woman will remarry. Noncustodial fathers often assume the role of "serial parent," that is, they provide financial support and are a role model to either step- or biological children in the man's new relationship.

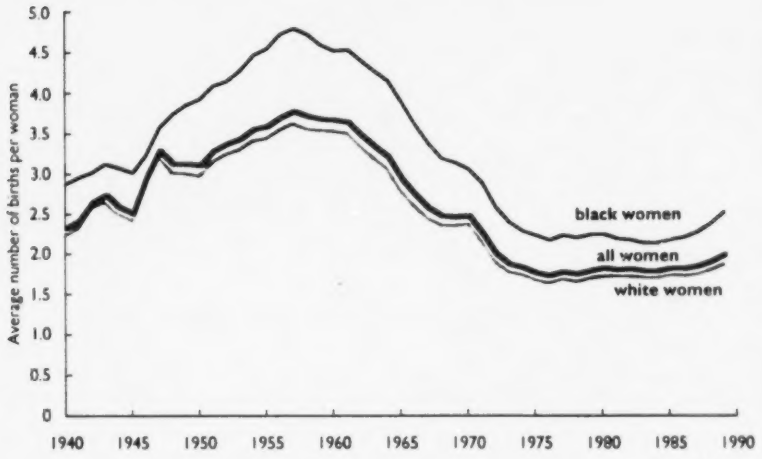
One final note: Not all remarriages are to divorced persons. Just under 10 percent of all remarriages in 1988 were to persons who had been widowed. Widowed persons who remarry are, on average, older than those who divorce and remarry. One obvious reason is that, unlike divorce, widowhood tends to be concentrated at the older ages. Nearly 60 percent of previously widowed brides and grooms in 1988 were age 55 or older; in contrast, half of those previously divorced were age 35 or younger when they remarried. As in the case of divorce, the odds of remarriage for widowed persons are greater for men than for women. Because women tend to outlive men, the demographic "marriage squeeze" for women is extremely pronounced after age 65. In 1991, for example, there were 29 unmarried older men for every 100 unmarried older women in the United States. Also, women who are widowed tend to wait longer before remarrying than women who are divorced. The median interval between the death of a spouse and remarriage was 2.3 years for men and 4.6 years for women.

The presence of children is an important factor in remarriage rates of women but not of men.

Childbearing Patterns

Children have always been a central part of American families. Yet in the last 30 years, norms and expectations have changed. Compared with the 1960s, childbearing has been delayed, family

Figure 7
Total Fertility Rate of U.S. Women, 1940-1989



Source: National Center for Health Statistics, *Advance Report of Final Natality Statistics, 1989.*

size has declined, and a larger portion of births are now occurring outside of marriage.

Family Size

American families at the start of the 19th century were both large and, for the most part, unplanned. Women typically had about seven children; not all survived to adulthood. By the start of the 20th century, the average number of children per woman dropped to about 3.6 and continued down to 2.1 by the mid-1930s.[40] Then came the post-World War II baby boom (1946 to 1964) with fertility rates as high as 3.7 births per woman (see Figure 7). By the mid-1970s, fertility had fallen below the replacement level of 2.1 children per woman—that is, couples were not having enough children to "replace" their numbers in the population. By 1989, the fertility rate had crept back up to near replacement level, sparking new speculation that Americans were returning to traditional family patterns.

A closer look at the data, however, suggests no single pattern of fertility behavior. As Figure 7 indicates, the fertility rates of African-American and white women have followed parallel courses, although African-American fertility has been at a higher level. Both groups experienced an increase in fertility rates during the baby boom of the 1950s and 1960s, and both groups saw a drop in rates during the 1970s and early 1980s. Although African-American fertility never fell below replacement level, the gap between black and white fertility narrowed. Since 1985, both groups have increased their fertility, but the increase has been twice as great for blacks as for whites.

Hispanics tend to have higher fertility than non-Hispanic whites, although the difference between Hispanics and non-Hispanic whites is not as great as between African-Americans and whites.

The growing proportion of minority women in their childbearing years has resulted in a growing number of minority births. Births to minority women in the United States accounted for one in five newborns in 1989, compared with one in seven in 1960.

Changes in fertility rates can be attributed to both the timing of births and changes in completed family size. During the 1950s, half of all women marrying for the first time were teenagers, and childbearing began soon after marriage. Half of the women who married between 1955 and 1964 had their first birth within 15 months of their wedding. During the 1970s, the average age at first marriage crept upward and childbearing began, on average, within 27 months of marriage.[41]

Although well over half (58 percent) of all births in 1989 were to women ages 20 to 29, an increasing share were born to women ages 30 and older. Nearly one in three births in 1989 was to an older mother.[42]

Increasing levels of education are in part responsible for this shift in timing of births. Among women ages 30 to 34 who were having their first child in 1989, 46 percent were college graduates, compared with 33 percent of women ages 25 to 29 and 7 percent of women ages 20 to 24. Young, well-educated women are delaying entry into motherhood, while their older counterparts are finally having the births that were postponed at younger ages.

Despite the current increase in fertility rates, a relatively high proportion of women today are likely to remain child-

less. Eighteen percent of women who were in their late-30s in 1990 did not have children, and another 18 percent reported only one child. The largest group (37 percent) had two children. In contrast, only 9 percent of women who were in their prime childbearing ages during the height of the baby boom were childless by the time they reached their late-30s, and 10 percent had only one child. Almost 60 percent of women in the baby-boom era had three or more children; less than 30 percent of women who are in their late-30s today have as many children.

Birth rates for third- and fourth-order births in 1989 rose slightly compared to 1980, but remain well below 1970 levels.[43] Although this trend suggests a possible increase in completed family size for younger cohorts of women in the years ahead, both men and women who are now under age 35 report that they intend to have 2.3 children on average.[44] The number of births expected is higher for Hispanics (around 3.1 births) than for African-Americans (about 2.9), and decreases as level of education increases.

Teenage Parents

Throughout the 1970s and early 1980s, both the number of births and the birth rate to women under age 20 fell steadily. By the late-1980s, however, there was a sharp upswing in teenage parenting. More than a half million births occurred to teenage mothers in 1989—13 percent of all births that year.

This upswing in births to teens was particularly sharp among younger teens. The birth rate for young women ages 15 to 17 rose 19 percent in just three years, increasing from 31 births per 1,000 women of this age group in 1986 to 37 births per 1,000 in 1989. For older teens (ages 18 to 19), the increase was only 6 percent—from 81 in 1986 to 86 in 1989. While these rates are still below the levels recorded 20 years earlier (that is, 39 for 15- to 17-year-olds and 115 for 18- to 19-year-olds in 1970), they nonetheless represent a reversal of a persistent move away from early parenting.

The rise in birth rates among women under age 20 is associated with the increasing proportions of teens who are sexually active. One-quarter of 15-year-old women and one-half of 17-year-old women were sexually active in 1988, according to the National Survey of Family Growth. These figures represent a 40 to 50 percent increase over similar data for 1980.[45] An increasing proportion of teenagers are clearly at risk of becoming pregnant. Because abortion rates for teenagers have remained steady during the 1980s, more pregnancies are carried to term.[46]

Teenage childbearing is not just an issue for minorities. About two-thirds of the births to teenage mothers in 1989 were to white teens. But minority teens are at greater risk of early parenthood. Birth rates for African-American teens in 1989, for example, were almost two and one-half times higher than for white

Kate Sharp

Thirteen percent of all births in 1989 were to teenage mothers.

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Table 4

Birth Rates to Teens Ages 15-19 for Selected Countries, 1970-1989

Country	1970	1980	1985	1989
United States	68.3	53.0	51.3	58.1
Denmark	32.4	16.8	9.1	9.2
France	27.0	17.8	11.6	9.2
Germany (western)	35.8	15.2	8.6	11.1
Japan	5.0	7.6	9.0	9.8
Netherlands	17.0	6.8	5.0	5.9
United Kingdom	49.1	30.5	29.6	31.7

Source: Eurostat, *Demographic Statistics, 1991*; Japan Ministry of Health and Welfare; and U.S. National Center for Health Statistics, *Final Natality Statistics, 1989*.

teens—115 vs. 47 births per 1,000 teenage women. The birth rate for Hispanic teens was 58. Just over 60 percent of teenage mothers had not completed high school at the time of their child's birth. This does not mean that all of these young women are high school dropouts. Many eventually receive a high school diploma. But women who bear children in their teens are less likely to go on to (or complete) college than those who delay childbearing, and they are more likely to suffer long-term economic consequences because of their lower skill levels.[17]

The pattern of teenage childbearing observed in the United States over the

Box 2

Contraception and Abortion

Contraception is not new. At least 40 percent of U.S. women born in the 1840s practiced some form of birth control. But easy to use and highly effective modern contraceptive methods helped change sexual mores and practices.

Today, about 60 percent of U.S. women ages 15 to 44 use contraception.[1] Teenagers are least likely to do so. Only about one-third of sexually active teens used a method in 1988, up from one-quarter in 1982. In contrast, contraceptive use is highest among married women, whites, and women with more education and higher income.

The pill was the most common contraceptive method in 1988, used by 31 percent of women. However, female surgical sterilization (used by 28 percent), combined with male sterilization (which 12 percent rely on), is the most prevalent contraceptive method in the United States for couples who want no more children. About 15 percent of women rely on the male condom for contraception, 6 percent use the diaphragm, and 2 percent the IUD. Among teenagers, two-thirds use the pill and one-third rely on condoms for protection.

The current contraceptive mix could change, however. As baby boomers leave the childbearing ages, there could be a decrease in the percentage of women using the pill and other reversable methods and an increase in sterilization. The condom may become more widely used, not just to avoid pregnancy, but to prevent AIDS and other sexually transmitted diseases.

New contraceptive methods, such as the implant NORPLANT and the injectable Depo-Provera may introduce greater choice in the range of contraceptive methods available to U.S. women. But as these newer methods become more widely available, important social, legal, and ethical issues are being raised. How safe are these methods and what do we know about their long-term health risks? Should welfare mothers be required to use one of these new forms of contraception to prevent them from having additional children while on welfare? Does such a requirement violate a woman's right to privacy? Should contraceptives be distributed in school-based clinics?

Although questions about contraception present some thorny problems, nothing is more controversial and divisive as the issue of abortion. Since the passage of *Roe v. Wade* in 1973 which legalized abortion in the United States, the number of abortions has doubled from about 745,000 in 1973 to 1.6 mil-

past two decades is shared by many European countries (see Table 4). Fertility rates for teens in Denmark, Germany, France, the Netherlands, and the United Kingdom, for example, all dropped sharply between 1970 and 1980. Rates declined until around 1985 and then in all countries, except France, have edged slowly upward.

Although the general trends in teen parenting in Europe and the United States are similar, the levels of teen childbearing are not. The current birth rate to teens in the United States is five times higher than in many European countries. Although the rate of teen childbearing has dropped in all of these countries, the decline has been much slower in the United States, thereby widening the gap between the United States and other nations. In 1989, teen births accounted for 13 percent of all births in the United States. In France, Germany, and Denmark, they represented just 3 percent of births; in the United Kingdom, about 8 percent.[18]

Why is teen childbearing higher in the United States than in other industrialized countries? Studies cite a number of reasons.[19] For example, in the United States a higher proportion of women do not use any contraception, and a lower proportion use the most effective forms of contraception (see Box 2). Family-

The current birth rate to teens in the United States is five times higher than in many European countries.

lion in 1989. However, during this same period, the number of women of reproductive age also increased by roughly 40 percent. Although more abortions are being performed, there are also more women at risk of being pregnant.

Women who had abortions in 1987 were predominantly white (65 percent) and unmarried (82 percent), according to the Centers for Disease Control. Women ages 20 to 24 accounted for one-third of abortions, teenagers (ages 15 to 19) for one-fourth, and women ages 25 to 29 for about one-fifth of the abortions performed that year.

Access to abortion services in the United States is very uneven across counties. In 1989, 51 percent of metropolitan counties and 93 percent of nonmetropolitan counties had no provider. Abortion rates also vary widely by state. California, with 46 abortions per 1,000 women ages 15 to 44, had the highest rate; Wyoming had the lowest rate at 5 per 1,000. State policies on abortion, including public payment for abortion services for low-income women, are an important factor in explaining these differences.

The battle to reverse the *Roe v. Wade* decision is likely to take center stage in the national debate for the next few years. A majority of Americans (55 percent) in a 1992 public opinion poll said that they favored the *Roe v. Wade* decision.[2] But a majority (56 percent) also said that they favored putting some limits on the availability of abortion in their state, especially for teenagers under age 18. In early 1992, 35 states had laws requiring minors to inform their parents or obtain their consent to get an abortion.[3]

The June 1992 Supreme Court decision, *Casey v. Planned Parenthood,* gave states more latitude to legislate restrictions on abortion, stipulating that such restrictions not place an "undue burden" on women seeking abortion. This decision seems likely to increase differences in state laws concerning access to abortion. If the Court should overturn *Roe v. Wade,* differences between the states would widen further.

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planning clinics, widely used in other countries, are often stigmatized in the United States because they primarily direct their services to low-income women. Information about sexuality and contraception is more widely available in many European countries than it is in the United States. Sex education courses in the schools and information in the media make young people more aware of the availability of contraception and the various contraceptive methods. These factors may also help explain the high abortion rates among U.S. teens. Teenagers accounted for 26 percent of abortions in the United States in 1988, compared with 17 percent in Denmark, 13 percent in the United Kingdom, and 12 percent in France.[30]

Births to Unmarried Mothers

Births to unmarried women of all ages increased from 224,000 in 1960 to over 1 million in 1989—nearly a fivefold increase in just three decades (see Figure 8). In 1960, only 5 percent of all births were to unmarried mothers; by 1989, the share had risen to 27 percent. The trend is driven primarily by women age 20 and older. In 1970, about half of the births to unmarried women were to women age 20 and older; by 1989, more than two-thirds were to women in this age group.

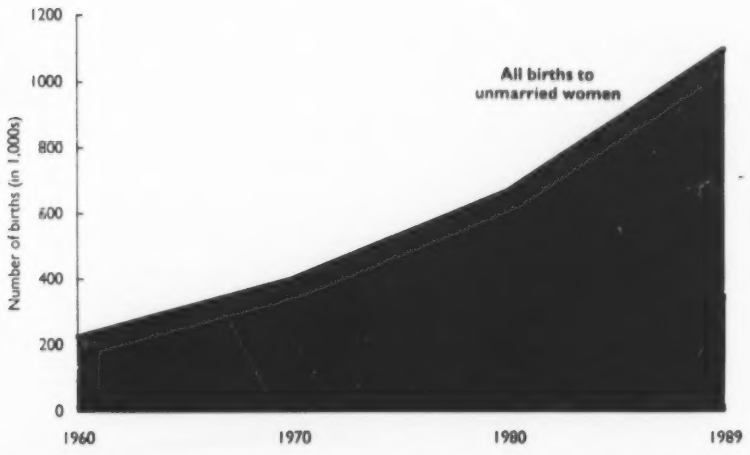
Nonmarital childbearing increased among all population groups, but is particularly prevalent among minority groups. Two of every three black infants were born to unmarried mothers in 1989 as were one of every three Hispanic infants. By comparison, one of every five white infants was born to an unmarried mother. The very large percentage of births to unmarried African-American women is the result of two trends: first, the steep drop in marriage rates for black women means that more African-American women are "at risk" of having an out-of-wedlock birth; and second, marital fertility rates have fallen much more rapidly than nonmarital rates among African-American women. With these trends working in tandem, the percentage of nonmarital births rose quickly. By 1976, more than half of all black children were born to mothers who were not married.

Although some observers are alarmed by the high percentage of births to unwed mothers in the United States, it is similar to the share found in Canada, France, the United Kingdom and other industrialized countries (see Table 5). Out-of-wedlock childbearing in Sweden is twice as high as that of the United States. In contrast, nonmarital childbearing in Japan is extremely low.

The rates of unmarried childbearing among teenage mothers have drawn particular attention in the United States. In just 20 years the rate has grown by over 80 percent. In 1970, there were 22 births per 1,000 unmarried teenage girls; by 1989, the rate was up to 41. Although black teens have much higher rates of unmarried motherhood than white teens (107 vs. 28 births per 1,000 unmarried teens in 1989), the rates for whites more than doubled between 1970 and 1989. In contrast, rates for blacks grew by only 10 percent.

Teens, like other age groups in the population, are delaying marriage—even if they become pregnant. Whereas over half of all births to women under age 20 between 1960 and 1964 occurred to women who were married at the time of conception, now less than

Figure 8
Births to Unmarried Women, 1960-1989



Source: National Center for Health Statistics, *Advance Report of Final Natality Statistics, 1989.*

20 percent of teen births are conceived within marriage (see Figure 9). The decision to marry after becoming pregnant has also declined—from 24 percent between 1960 and 1964 to 19 percent from 1985 to 1988. Today, over 60 percent of all births to teens occur outside of marriage—almost three times the rate of the early 1960s.

Only a small portion of unmarried childbearing occurs by choice. Two-thirds of never-married mothers reported that their pregnancy was unintended (that is, either mistimed or unwanted), compared with about one-third of married women.[51] About 20 percent of the births to women in poverty in the mid-1980s were unwanted at the time of conception, double the national average. It should be noted, however, that unwanted pregnancies do not necessarily yield unwanted or unloved children. Mothers who report an unwanted pregnancy may want and love the child that is born.

The deliberate choice to accept single parenthood has rapidly increased among never-married white women over the age of 24. These are baby-boom women who may be concerned that their prime childbearing years are passing them by. More than half (55 percent) of these never-married mothers reported in 1988 that they intended to conceive a child at the time of their pregnancy—up from just 16 percent in 1982. In contrast, only 44 percent of never-married black women ages 25 and older in 1988 had intended to get pregnant.

Although an increasing share of older, never-married women appear to be choosing single-parenthood, less than one in three births to never-married mothers occurs to women over the age of 24. Instead, about half of all births to never-married mothers were to women in their early 20s, nearly 70 percent of whom reported their pregnancy as either mistimed or unwanted at the time of conception.

Despite the increase in unmarried childbearing, social attitudes still tend to disapprove of the practice. More than one-third of non-Hispanic whites and over one-quarter of blacks and Hispanics said that they "strongly disapproved"

Table 5

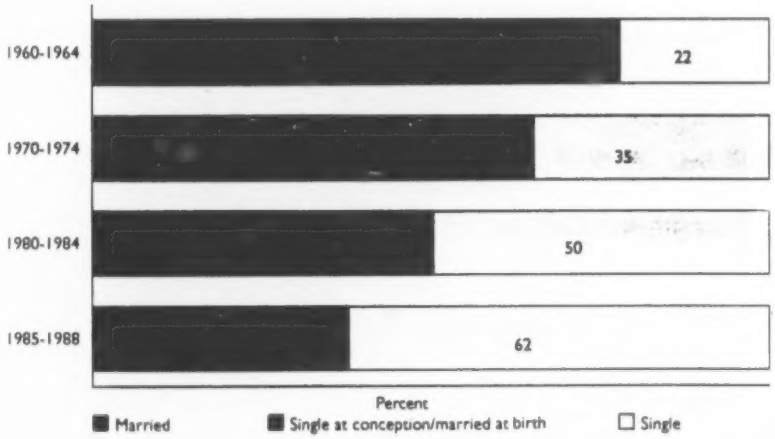
Percentage of Births to Unmarried Women for Selected Countries, 1960-1989

Country	Percent of all births			
	1960	1970	1980	1989
United States	5.3	10.7	18.4	27.1
Canada	4.3	9.6	12.8	23.0
France	6.1	6.8	11.4	28.2
Germany (western)	6.3	5.5	7.6	10.2
Japan	1.2	0.9	0.8	1.0
Sweden	11.3	18.4	39.7	51.8
United Kingdom	5.2	8.0	11.5	26.6

Source: *U.S. Statistical Abstract*, 1991, and country vital statistics reports.

Figure 9

Marital Status of Teen Mothers at Time of First Birth, 1960-1988



Source: U.S. Bureau of the Census, *Current Population Reports* P-20, no. 436 and Martin O'Connell and Carolyn C. Rogers, *Family Planning Perspectives* (July/August 1984).

of women who have a child out-of-wedlock.[52] But the proportion who "strongly disapprove" declined among younger age groups and among those with higher levels of education.

One further note: Not every child born to an unmarried mother begins life in a single-parent home. About one-quarter of all out-of-wedlock births are to two-parent (though unmarried) households.[53] Nonetheless, studies have shown that these relationships, like many marriages, can be quite fragile. About one-third of these cohabiting parents do not marry each other.

Adoption

While births to unmarried women increased during the 1980s, the number of children who were adopted decreased. Statistics on adoption are very scarce and tend to describe the characteristics of children and their adoptive families rather than assess the causes or consequences of adoption.

A very small share of ever-married women have adopted a child—just under 2 percent in 1987.[34] The vast majority (87 percent) of adoptive mothers are white; about 9 percent are African-American, and 3 percent Hispanic. Two-thirds of adoptive parents have more than a high school education and one-third had income above $35,000 in 1987. Interracial adoptions constituted about 8 percent of all adoptions and primarily consisted of white mothers and an Asian or other nonblack child.

Infants are more likely to be adopted than older children. Almost three-quarters of adoptions in 1987 were children under age 1. Children age 6 and older accounted for about 10 percent of adoptions that year.

In short, the picture we have of adoption is incomplete and not very detailed. Most data are from state child welfare agencies and do not provide a broad overview of the process, the children, or the families that are involved in adoption. As the structure of American families changes, there is a growing need for better information on this mechanism that provides care for children whose biological parents are unable to care for them.

Many employed mothers find creative ways to juggle job and child-care duties.

New Paths to Parenthood

Medical technology has created new paths to parenthood for infertile couples and for a new group of would-be parents: women who want children, but either do not have a male partner or do not desire one. Technological paths to parenthood are numerous and include artificial insemination, surrogate motherhood, *in vitro* fertilization of an egg outside the body, interfollicular insemination (that is, injection of sperm directly into the ovary next to a ripened egg), and others. Some procedures, such as *in vitro* fertilization, carry a high price tag—$5,000 or more per attempt. The average cost of diagnostic and medical treatment for infertility in 1988 was over $2,500 per couple, according to the Office of Technology Assessment.

The new fertility techniques, some of which have made headlines in recent years, raise new legal and ethical questions concerning the meaning of parenthood. Should health insurance companies be required to cover infertility treatment? Who controls the frozen eggs or embryos in case a couple disagrees or divorces? Who decides on the disposal of unused fertilized embryos? Do surrogate mothers have parental rights? Do the children of implant pro-

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cedures have the right to know who their biological parents are? Such questions will challenge not only legal scholars but also our concepts of parenthood and family structure as we head toward the next century.

The Changing Roles of Family Members

Within the family we are called on to play many roles: husbands, wives, mothers, fathers, children, siblings, aunts, uncles, cousins, grandparents. But family roles are changing along with family structures. Increasingly, wives and mothers help bring in income. Husbands and fathers take on some of the traditional housework roles and have increased (albeit modestly) the time they spend caring for children. Yet these social changes are happening so quickly that many people who grew up in the traditional family framework now find themselves psychologically unprepared (or at least, confused) as changing times rewrite their family job descriptions.

Working women, for example, have found they must become skilled jugglers of conflicting demands on their time and energy. Roles seem particularly untested in the stepfamilies or blended families that have become more prevalent as a result of more widespread divorce and remarriage. Demographer Andrew Cherlin characterizes the stepfamily as an "incomplete institution" which lacks "guidelines for role performance, institutionalized procedures for dealing with problems, and social support." Stepparents have a "limited license to parent." Typically they must defer to the authority of the natural parent and become "skilled diplomats" and negotiators.[55]

Roles of Women

Fundamental changes have occurred in the lives of American women. Their options and opportunities for pursuing a career or having a family are much more diverse than 30 years ago. How women fill these roles has become an integral part of the restructuring of the American family.

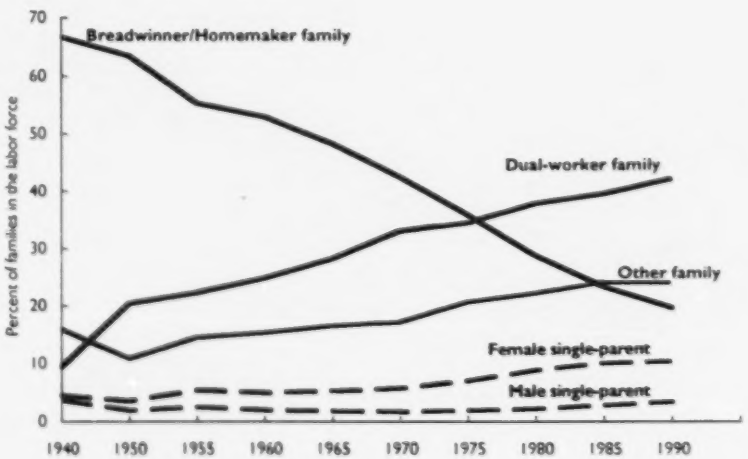
Women as Breadwinners

Breadwinning has increasingly become a shared responsibility in married-couple households. This is a long-term trend, as Figure 10 shows. Between 1940 and 1990 the proportion of breadwinner-homemaker families fell from nearly 70 percent to about 20 percent. During the same period, the share of dual-worker families increased from about one in ten to four in ten. Dual-worker families are now the dominant family model among workers in the labor force.

Earnings of women play an important part in family income. The median annual income of married-couple families in which the wife worked was about $47,000 in 1990, compared with $30,000 where the wife did not work. The median income of a female-headed family was $17,000.[56]

More than half (57 percent) of women ages 16 and older were in the labor force in 1991. This represents a big jump over 1960 (38 percent), although the rate appears to have leveled off in the late 1980s.[57] In 1991, more than half (58 percent) of mothers with children under the age of six were in the labor force, about two-thirds of these women were employed full-time. In 1960, only one in five mothers with preschool age children worked outside the home. By

Figure 10
Families in the Labor Force, 1940-1990



Source: Howard Hayghe, *Monthly Labor Review* (March 1990).

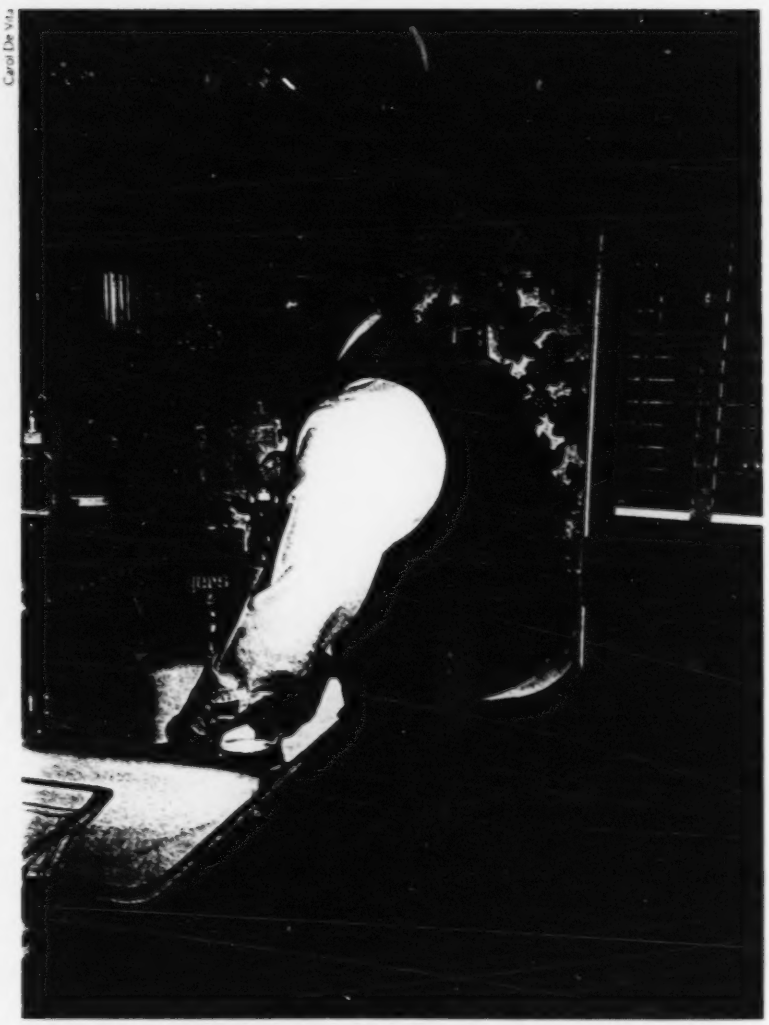
Table 6

Mothers in the Labor Force for Selected Countries, 1988

Country	Percentage of mothers in the labor force with children	
	Under age 18	Under age 3
United States	65	53
Canada	67*	58
Denmark	86	84
Germany (western)	48	40
France	66	60
Italy	44	45
Sweden	89*	86**
United Kingdom	59	37

* Children under 16 years
** Children under 7 years
Note: Data for United States, Canada, and Sweden are for 1988; data for other countries are for 1986.
Source: Constance Sorrentino, *Monthly Labor Review* (March 1990).

Carol De Vita



Coping with household tasks can be a challenge for older men who are widowed.

1995, a projected two-thirds of preschool-age children and three-fourths of school-age children will have mothers who are employed outside the home.[38] These demographic trends will continue to underscore the need for flexible work hours and parental leave policies.

Mothers work because of economic necessity, to better the family income, or to fulfill career goals. However, most observers agree that trying to balance competing demands of a job and family responsibilities can be stressful. Only about one in three mothers who worked 35 to 40 hours per week reported feeling they had the "right amount of time" with their family.[39]

The proportion of U.S. mothers who work outside the home is comparable to mothers in other developed countries (see Table 6). In the late 1980s, about two-thirds of U.S. women with children under age 18 were in the labor force, about the same as in Canada (67 percent) and France (66 percent), but above the proportions in the United Kingdom (59 percent) and Germany (48 percent). U.S. rates, however, are well below those in Denmark (86 percent) and Sweden (89 percent).

Who Does the Housework?

As women increasingly share the role of breadwinner for their families, what has happened to the unpaid work of keeping the home going? Demographers Frances Goldscheider and Linda Waite have examined how wives, husbands, and children in the United States share household tasks. They found that husbands make significant contributions to household tasks and that children also tend to contribute to the running of the household, but that women continue to carry the bulk of the responsibility.[40] Mothers in two-parent families reported that their share of the laundry, shopping, and cooking was around 80 percent. They also did about two-thirds of the housecleaning, dishwashing, child care, and family paperwork (see Figure 11). The only task in which women assume less than half of the responsibility is in performing yard work and household maintenance. As Figure 11 also shows, husbands do more work

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than children, and very little of the work is performed by people outside the immediate family. Hiring outside help is used in only a small percentage of cases and only for a few tasks.

Husbands and children tend to substitute for one another in performing household tasks, or "alternate in the role of chief helper" as Goldscheider and Waite put it. For example, the presence of a teenage daughter tends to lessen the workload of the father. The responsibility of the wife, however, remains about the same. Overall, the typical division of labor remains fairly traditional, with the wife responsible for most home-based tasks. In addition, traditional gender roles are evident in jobs allocated to children, with girls taking on more responsibility than boys. When wives have a fairly well-paid job (earning more than $25,000 per year), husbands and children both increased their share of household chores.

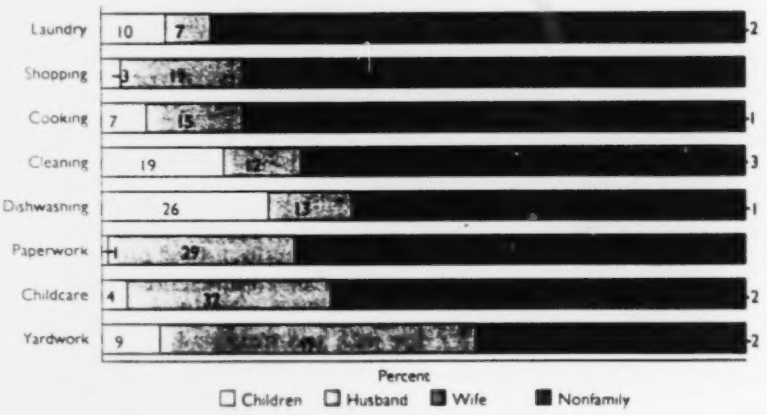
As might be expected, household work patterns vary by family structure. Children in mother-only families take on a greater share of household work, and this pattern tends to carry over even after the mother remarries, lessening the share of stepfathers. It seems that experience in nontraditional family structures—either spending part of one's childhood in a mother-only family or stepfamily, living in a nonfamily household as a young adult, or going through a divorce and remarriage—increases the tendency of a woman to share the housework with husband and children. This is especially true for younger women; older wives, socialized in an earlier era, are more likely to try to do both traditional household tasks as well as their paid job.

Roles of Men

Under the breadwinner-homemaker family model, men were expected to shoulder responsibility for the financial well-being of the family, resolve major family problems or disputes, and provide a strong role model for other family members, especially for young boys. But as family structures have changed, so too have the roles that men are expected to assume.

Figure 11

Distribution of Household Tasks by Family Members, mid-1980s



Source: Goldscheider and Waite, *New Families, No Families?*, 1991, using National Longitudinal Surveys of Young Women and Mature Women.

The Good Provider and Nurturer

Being a good provider is still regarded as one of the central roles that men are expected to perform. If no longer the sole breadwinner in the family, most men continue to provide the largest source of income—on average about two-thirds of total family income. Part of the reason for this difference in annual earnings is that men tend to increase their hours at work when they become parents, while women decrease theirs.[61] It is well known that children in a mother-only family are more at risk of living in poverty than other children. About half of all children who are poor in the United States currently live in mother-only families.

But being a good provider is increasingly viewed as not enough. Men are expected to be sensitive, nurturing, and caring. As demographer Frank Furstenberg writes, "fatherhood is in vogue....Television, magazines, and movies herald the coming of the modern father—the nurturant, caring, and emotionally attuned parent....Today's father is at least as adept at changing diapers as changing tires."[62]

Popular images aside, Furstenberg concludes that "modest change has occurred in both the attitude and the

behavior of fathers" toward personal involvement in child care and parenting. For example, the father is the primary child-care provider in 15 percent of families with children under age 5 in which the mother is employed. But grandparents also account for 15 percent of primary care providers and other relatives about 10 percent.[63]

Absent Fathers

Yet, despite the advent of a new role model for fathers, a large minority of U.S. children do not see much of their fathers at all. Family scholars point to an erosion of the cultural norm that fathers live with and financially support their biological children. Instead, a new pattern of fatherhood (sometimes called "serial parenting") is emerging where men live with, support, and play an active parental role with the children of the woman they are currently married to or living with. Often contact with their children from a previous union diminishes over time.

According to the National Survey of Children, only about one-third of all children living apart from their father saw their dad as often as every week; about one-fifth had not seen their father in the previous year, and another one-fifth had not seen him in five years. Contact appears to decline rapidly within one to two years after divorce.[64] Census Bureau figures show that about one-fourth of noncustodial fathers live in a different state than their children and another one-tenth of custodial mothers did not know in which state the father resided.[65]

Despite this lack of contact, the majority of noncustodial fathers (55 percent) had visitation privileges in 1990.[66] Many noncustodial dads complain, however, that their ex-wife thwarts their attempts to see their children. The inability of divorced or separated couples to resolve their differences may deny children access to the noncustodial parent. A small share of fathers (7 percent) had joint custody of their children, an arrangement that presumably encourages greater contact between father and child, although evidence on this point is scant.

Michael Siluk

Fathers are the primary child-care provider in 15 percent of dual-earner families.

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The new image of fathers is that of a caring and nurturing dad.

Child Support

Many fathers repudiate their role as breadwinner for their child after divorce or separation from the child's mother. Of the 10 million women in 1990 who were divorced, separated, or never-married mothers and who had children under the age of 21, over half (58 percent) had been awarded child support payments. Only half of this group, however, actually received full payments. The remaining half was about equally divided between those who received partial payment and those who received nothing. Never-married women are one-third less likely than divorced women to be awarded child support, but both groups have about the same chance of receiving payment.[97] The average amount of child support actually received was just under $3,000, which accounted for about one-fifth (19 percent) of total family income.

A number of laws have been enacted by Congress to improve the collection of child support payments. The Omnibus Reconciliation Act of 1981, for example, authorized the IRS to withhold federal income tax refunds from individuals seriously delinquent in child support payments. The Child Support Amendment of 1984, required employers to withhold child support from the paychecks of parents who fell behind in payments, and the Family Support Act of 1988 established state guidelines for determining child support obligations and increased enforcement.

Will better enforcement of child support payments place an unfair burden on the noncustodial parent, 90 percent of whom are fathers? According to a recent study, the answer is no. The study estimated that noncustodial fathers could pay about two-and-one-half times their current legal obligations and more than three times what they are actually paying.[98]

Would better enforcement of child support laws keep some children out of poverty and lower welfare dependency? The answer to this question is maybe, in some instances, but better child support enforcement will not fully resolve the problems of women and children in poverty or on welfare. Studies suggest that although increased enforcement of child support payments would decrease

Never-married women are one-third less likely than divorced women to be awarded child support, but both groups have about the same chance of receiving payment.

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the cost of welfare, it would do little to decrease AFDC dependence or poverty because the legally awarded amounts of child support are low, particularly for women on welfare.[69]

Since the new child support legislation was enacted, there has been some improvement in compliance.[70] Specifically, payment through the courts, wage withholding, and increased spending on enforcement procedures have increased the probability that child support payments will be received, as well as the amount received. Friendly relations between parents and frequent contact between the noncustodial parent and the child also increased payment.

Although most children can count on living with their mothers throughout their childhoods, the presence of a father (or father figure) is much less predictable.

Children

Changing family patterns have had a big impact on the lives of children. Furstenberg and Cherlin sum up the situation for children as follows: "...compared with the 1950s and even with the early decades of this century family life has become more variable and less predictable for children. Whatever the advantages of the new marriage system for parents, it has introduced a great deal of uncertainty in the family lives of children."[71]

Although most children can count on living with their mothers throughout their childhoods, the presence of a father (or father figure) is much less predictable. One in five white children, one in three Hispanic children, and half of African-American children lived in mother-only homes in 1991. Uncertainty about a two-parent family means more uncertainty about stability of family income through childhood, a factor that contributes to the high incidence of poverty among children.

From a psychological perspective, children are expected to cope with family flux, ambiguous relationships with mother's new partner, and the "thinner form of kinship" that results from the new family arrangements. "This thinner form of kinship may not be an adequate substitute for the loss of relatives who had a stronger stake in the child's success. Through divorce and remarriage, individuals are related to more and more people, to each of whom they owe less and less."[72]

Although the transition to new family patterns may be most acute for children in divorced, separated, or blended families, even those in stable, intact families face new adjustments. Use of out-of-home child-care programs for preschool children, for example, has increased steadily over the past 25 years, and older children are expected to assume more independent roles.

Child-Care Arrangements for Young Children

In 1988, 13.3 million children ages 5 and younger were in some type of nonmaternal child-care arrangement in the United States. Of these, 83 percent had mothers who were employed outside the home. But regular use of nonmaternal child care is not limited to mothers in the labor force. More than one-third of full-time homemakers had either used or were currently using some type of child care. Indeed, the use of child care is so prevalent that over two-thirds of children ages 5 and younger have been in child care at some point in their lives—56 percent of children ages 2 and younger and 80 percent of those ages 4 and 5.[73]

Socialization and early childhood education away from parents and the family home have become a common part of children's lives. Children from higher income families, as well as children whose mother works outside the home, are most likely to be in child care. Although white children are somewhat more likely than minority children to be in child care, over half of African-American and Hispanic children are currently in child care.

Child-care arrangements differ, however, by age of child and employment status of the mother.[74] For families with a preschool-age child and a mother who is employed full-time, center-based care is the most common arrangement. One in three families use this type of care for their primary care arrangement. The second most prevalent arrangement is family day care (that is, care in someone else's home), used by 24 percent of mothers who are employed full-time. Juggling work schedules and child care is the domi-

nant pattern for families with mothers who are employed part-time. Forty-four percent reported that parents provided the primary source of care, most likely through working different shifts. Child-care centers were the second most common arrangement, used by one in five families with mothers who are employed part-time. Only in the case of full-time homemakers does parental care represent the majority of care. Nonetheless, one-third of full-time homemakers use center-based or other out-of-home care as their primary child-care arrangement.

The effects of these arrangements on a child's physical, social, and cognitive development are just beginning to be explored. Child-care settings outside the child's own home and family were traditionally viewed as inferior. Recent studies, however, have documented that high quality child-care programs can provide important benefits to young children in terms of language and social development.[75] The key, however, is to provide quality care, and the challenge of the 1990s for both parents and public policymakers is to see that all children have the opportunity and option of participating in high quality child-care programs.

Older Children

Child-care needs assume a different pattern when children reach school age. Supervision after school is the primary concern. In two out of five families with children ages 5 to 12, a parent assumes this task; lessons, sports, or after-school activities were the primary care arrangement in one in five families.[76] The proportion of children who take care of themselves after school—that is, latch-key children—ranged from 3 percent for children ages 5 to 7 to 40 percent by age 12.

Older siblings play a very important role in the transition between adult supervised care and self care. The transition begins around ages 9 and 10 when older siblings are sometimes called on to "look after" their younger brothers or sisters, according to a national study.[77] Nearly two-thirds (65 percent) of the older siblings were teenagers, and more than one-fourth (27 percent) were ages 11 to 12. No child under age 9 was reported to be a caregiver for younger siblings. Parents overwhelmingly cited the child's maturity as the single most important factor in deciding to allow either self care or sibling care.

Michael Siluk

Grandparents sometimes assume an active role in helping to raise grandchildren.

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Families shoulder a major share of the responsibility for intergenerational support and assistance

Children in their teens have experienced a growing independence, and many have gained new financial muscle. A majority of older teens hold paying jobs. In the summer of 1991, 43 percent of 16- and 17-year-olds were working part-time and 9 percent held full-time jobs.[78] An even greater share of 18- and 19-year-olds worked: 45 percent part-time and 35 percent full-time. Workforce participation is high even during the school year. In January 1992, 39 percent of 16- and 17-year-olds, most of whom were enrolled in school, were holding down part-time jobs.

It is not clear to what extent employment affects the school achievement of these teens. A study of college students found that working less than 25 hours per week did not adversely affect grades, but increased the probability of not graduating within four years or dropping out of school.[79]

What is clear is that teens represent a substantial share of the consumer market. Teenagers spent $55 billion of their own money plus $27 billion of their families' money in 1991, reported *American Demographics* magazine.[80] Only about one in five employed teens contributes more than 20 percent of his or her earnings to family living expenses.

Grandparents

The role of grandparents is also in transition. Gains in life expectancy have meant that more older people are living to experience grandparenthood and even great-grandparenthood. But the trend toward nuclear family households and independent living obscures the importance of extended family ties. Most older people prefer to maintain their own household rather than move in with adult children. Intimacy-at-a-distance (even if that "distance" is only across the street) is the preferred pattern of family relations. Yet the role of grandparent can assume many forms—an emotional buffer in times of crisis; an arbitrator for family squabbles; a caregiver and provider for those in need; or a bridge between past and current generations.[81]

Cherlin and Furstenberg, who interviewed grandparents of children in the National Survey of Children, described three main grandparenting styles: 1) more than half (55 percent) became "specialists in recreational caregiving" to their grandchildren (that is, enriching their grandchildren's lives through outings and other special activities); 2) more than one-fourth (29 percent) carried on a "ritualistic," primarily symbolic relationship with their grandchildren, sometimes a result of living far away from them; and 3) about one-sixth (16 percent) were actively involved with everyday routine care of their grandchildren, exercising substantial authority over them.

Divorce tends to increase interaction with the custodial parent's side of the family, generally the mother's parents and relations.[82] Maternal grandparents of children of divorce are more likely to live with the grandchild or to see that child almost every day. Grandparents may provide financial support or engage in parentlike behavior. Children of divorce often lose contact with their paternal grandparents. In fact, some grandparents have gone to court to obtain the legal right to visit their grandchild after the child's parents divorce.

Intergenerational Ties

Our measures of family life and family responsibilities are generally centered around the nuclear family. But family ties extend beyond the immediate household and play a crucial role in how the family functions. Individuals often seek or receive help from other family members at crucial turning points in life such as after a divorce, during the purchase of a first home, or when failing health demands care. A better understanding of the mutual supports and intergenerational dependencies that shape a family will be an important part of public policymaking in the years ahead.

Intergenerational transfers are a complex flow of resources consisting of a mix of private and public resources. Some public programs, such as Social Security, transfer resources from the younger to the older generation. Education, on the other hand, represents a transfer of resources from the older to

the younger generation. Children's services are funded primarily by parents and at state and local levels of government. Most elderly services are funded through federal government programs and the personal resources of older people and their families. Families share resources through direct loans, gifts, bequests, or coresidence; or they may trade services such as cooking, cleaning, grocery shopping, child or elder care. The geographical distance between family members helps, in part, to determine the type of assistance given by family members.

Given this complex web of resource transfers, it is extremely difficult to measure whether the predominant flow of resources is from the older to the younger generation or the reverse. British economist John Ermisch notes that the direction of net transfers depends on the particular institutions, government programs, customs, and individual behaviors of a population. But the age distribution of the population also has an important influence. As the population ages, as is happening in the United States and other industrialized countries, net transfers from the younger to the older generation represent a bigger share of the flow.[83]

Families shoulder a major share of the responsibility for intergenerational support and assistance—and do so at every stage of the life cycle. A nationally representative study of young women between 1968 and 1984 found that as these women made the transition from youth to adulthood, the percent who received assistance from their parents declined, but at every age, parental aid always exceeded governmental aid. Sharing a residence was the most common form of assistance.[84] A similar study of young men found the same relationship for whites, but government aid was more important than family aid for young black men.[85]

Among older disabled persons who live in the community, over 90 percent relied, at least in part, on family and friends for care; 70 percent did so exclusively.[86] Adult daughters (or daughters-in-law) generally assume the caregiver role if the older person's spouse is un-

Stephen Ferry

Although most Americans live in nuclear families, they maintain contact with a substantial network of kin.

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available. But women's increased labor-force participation has left little time for family caregiving. Forty-four percent of adult daughters who care for an impaired parent are employed; another 12 percent reported that they quit their job to provide care to an older person.[87] As the baby-boom generation enters middle age, it will face the twin demands of support and care of its children as well as aging parents. The demands and trade-offs of this arrangement will be faced by millions of baby boomers in the decade ahead.

Economic Well-Being of Families

The struggle to provide a decent standard of living for oneself and one's children is an experience shared by all families. Yet 33.6 million Americans—13.5 percent of the population—were living in poverty in 1990 according to government statistics.

Income and wealth have grown over the past 20 years, but so has the number of persons in poverty. Signs of distress, such as homeless families, have become increasingly visible (see Box 3). Debate flourishes on whether or not we are winning the war on poverty and whether families are being closed out of a middle-class lifestyle. One of the problems in this debate is that there is no general agreement on how best to measure economic well-being. Each side can, therefore, point to some evidence to support its position. What is the current economic status of families and what do we know about the well-being of families?

Median Income of Families

Median family income in 1990 was $35,400—half of all families have income above this level; half are below. This figure, however, conceals important differences by racial and ethnic group and by type of family (see Table 7). White families, no matter what their structure, fare considerably better than their minority counterparts. Family structure, however, is also an important factor in determining economic status.

For every racial and ethnic group, married couples report the highest median income, ranging from $40,300 for white couples to $28,000 for Hispanic couples. The potential for having two earners in the household increases the likelihood of achieving higher income levels. In all but Hispanic households, married couples with children report a somewhat higher median income than couples without children. Nonetheless, on an income-per-person basis, families without children fare better than those with children.

Table 7
Median Annual Income of U.S. Families and Households, 1990

Type of Family/Household	All	White	Black	Hispanic
All families	$35,400	$36,900	$21,400	$23,400
Married couples	39,900	40,300	33,800	28,000
No children	38,300	38,700	30,100	30,200
With children	41,300	41,700	35,700	27,500
Female-headed	17,000	19,500	12,100	11,900
No children	27,000	28,900	21,300	22,300
With children	13,100	14,900	10,300	10,100
Elderly (age 65+) household				
Married couple	25,500	26,100	17,200	18,800
Male alone	12,900	13,400	7,200	9,700
Female alone	9,500	9,900	5,600	6,300

Source: U.S. Bureau of the Census, *Current Population Reports* P-60, no. 174, and custom tabulations by Decision Demographics.

Box 3

Homeless Families

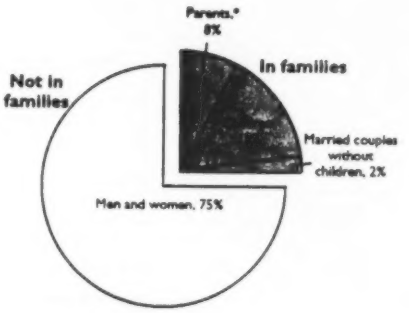
Although the vast majority of homeless people are individuals who live alone or in nonfamily settings, service providers have noted an increase in homeless families seeking assistance in shelters and soup kitchens. How many homeless families are there?

According to a 1987 study by Martha Burt of The Urban Institute, one-quarter of homeless individuals are in family units: 15 percent are children, 8 percent are their parents (overwhelmingly single mothers), and 2 percent are married couples with no children. (See figure.) Homeless parents are accompanied on average by two children. Given an estimate of between 500,000 and 600,000 homeless individuals on any given night, between 125,000 and 150,000 people would be members of a homeless family. The number of families that experience homelessness over a year, however, is much greater than these "snapshot" figures would indicate because of short-term or sporadic episodes of homelessness. On average, a homeless mother and her children have spent 16 months as a homeless family.

Homeless families tend to be extremely poor. Mothers in the study reported a mean income of just $121 per month in 1987, far less than the $763 per month used as the federal poverty standard for a single mother with two children in that same year. Relatively few homeless families receive income from government programs. One-third of the mothers received AFDC; another one-third, General Assistance. One-sixth of the women worked, and about half received food stamps during the previous month.

There are many causes of homelessness. During the 1980s, there was a squeeze on moderate and low-cost housing. Recessionary conditions and structural changes in the types of jobs available put some people out of work and made it more difficult for them to find re-employment. Domestic violence forced some women to leave home with their children.

Homeless Population by Family Status in the 1980s



*Most are mothers
Source: Martha R. Burt, *Over the Edge: the Growth of Homelessness in the 1980s.* New York: Russell Sage Foundation, 1992.

By the time they become homeless, most homeless families have spent periods in the "'broken circle' of kith and kin networks."[1] Or, as Burt writes: "They may borrow money, leave bills unpaid, double up with other families or with friends, split up a household (for example, leaving older children with relatives), leave town to look for work, and use free services such as soup kitchens or health clinics to stretch their resources. Research indicates that currently homeless people have tried most or all of these approaches while they still had homes. Even with all of these strategies, however, they [were] not able to afford to stay in housing."[2]

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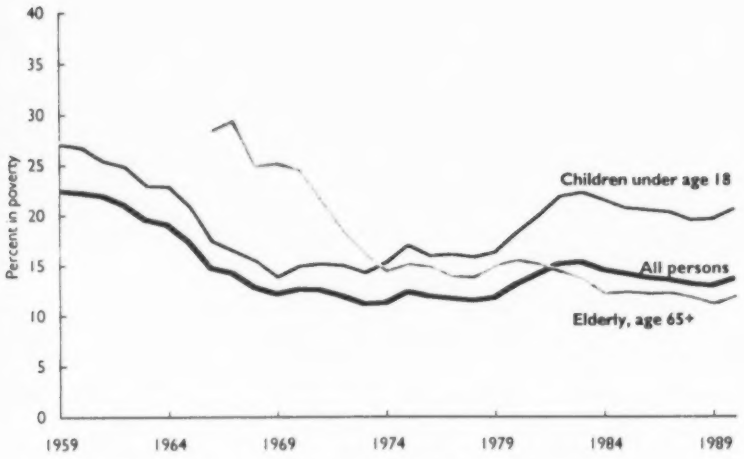
Figure 12
U.S. Poverty Rates, 1959-1990



Source: U.S. Bureau of the Census, *Current Population Reports* P-60, no. 175.

Median income for female-headed families was less than half the amount for married-couple families—$17,000 vs. $39,900. The greatest difference, however, was between single mothers and married couples with children. The median income for married couples with children was three times more than for a single woman with children—$41,300 vs. $13,100. This three-to-one ratio holds consistently across all racial and ethnic groups.

Households headed by older persons are a special situation. Because the vast majority of persons age 65 and older are no longer in the labor force, their income levels typically drop upon retirement. For elderly married couples, median income in 1990 was $25,500—about two-thirds the amount of all married-couple families. For black elderly married couples, the reduction was even greater—about half. However, once the married-couple dyad is broken (usually as a result of widowhood), the median income for older persons drops dramatically. Median income for an older person who lived alone in 1990 was $10,000—an income level that is even below that of a single mother with children. Marital status not only influences income levels of the population under age 65, it also plays a significant role in the population over 65.

Poverty Rates

Over the past 20 years, both the number and proportion of families in poverty have grown. In 1970, 5.3 million families (or 10 percent of all families) lived in poverty; by 1990, 7.1 million (or 11 percent) were classified as poor. Poverty rates dropped during the early-1970s, fluctuated in the 9 percent range during the mid-1970s, and climbed to over 12 percent by 1983. Both the number of families in poverty and the poverty rate for families declined steadily during the mid- and late-1980s, but both rose in 1990.

Changing economic conditions affect the year-to-year poverty rate, but demographic changes influence the number and characteristics of people in poverty. Whereas elderly persons once had the highest rate of poverty, children are most likely to be poor today (see Figure 12). In 1959, one in three older persons was living in poverty; today, the figure is one in eight. The Social Security system that is indexed to keep up with inflation has played a major role in this reduction.[88] In contrast, the proportion of children in poverty has declined only from one in four to one in five.

Both marital disruption and unmarried childbearing have kept child poverty rates high. The gradual increase in mother-only families has meant a steady rise in the proportion of children who live in poverty. By 1989, over half (57 percent) of all poor children lived in fatherless families, compared with less than one-quarter (24 percent) of their counterparts in 1959.[89]

Some analysts contend that the growth of welfare programs since the mid-1960s has contributed to the increase in single-parent homes and the number of children living in poverty. Research on the links between welfare, marriage, and childbearing, however, provide little support for this argument.[90] Among studies that find any association, the effect of welfare is small and does not greatly influence the overall level of marriage or fertility.

Other analysts contend that structural changes in the U.S. economy have been a major factor in the rise of child

poverty rates. The stagnation in men's wages that began in the 1970s and the proliferation of part-time and temporary jobs in the 1980s added to the difficulties of families trying to make ends meet. Well-paying manufacturing jobs on which an individual can support a family have declined in number as technological advances and competition from abroad have grown.

The fastest growing segment of the labor market since 1980 has been in part-time and temporary employment. Although many people want part-time work, those who must raise a family or have no other means of support may find that these jobs offer limited security and unsteady wages. Not all part-time or temporary jobs are low-skilled or low-paying, but they generally do not offer fringe benefits, such as health insurance or paid sick leave. Nearly one-third of the nonelderly population who lacked health insurance coverage in 1991 were in families headed by a part-time or part-year worker.[91]

Rapid technological change has also meant that people without specialized skills have fewer opportunities for well-paying jobs. As employment centers shifted from the cities to the suburbs, urban minority groups have been left isolated from the new job markets. Sociologist William J. Wilson argues that the declining job prospects for black men have discouraged the formation of black married-couple families, fueling the increase in mother-only families that are most vulnerable to poverty.[92]

Demographic factors are interwoven with economic factors, however. Entry of the large baby-boom generation into the job market in the 1970s and early 1980s increased the supply of labor and depressed wages. Erratic oil prices and lack of growth in economic productivity prevented wages from rising in inflation-adjusted terms.[93] Couples responded to these changing economic conditions by having fewer children and by more women entering the work force. Economist Richard Easterlin has shown that if the labor force participation rate of wives had remained at its 1968 level, real family income would have fallen by about 8 percent between 1968 and 1982.[94]

Income Inequality

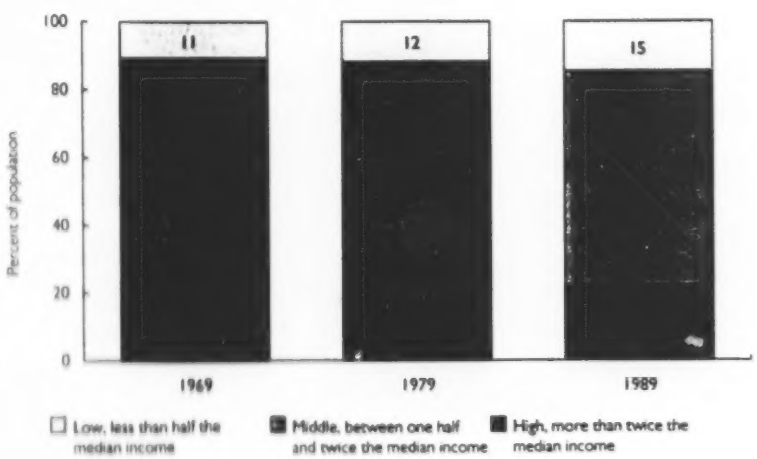
As family structure changes, questions arise about the vitality of the American middle-class. How are middle-class families coping? Is the middle class vanishing? Will future generations of young Americans be able to enjoy the same standard of living as their parents?

Between 1969 and 1989, the distribution of income in the United States was marked by an increase in overall inequality. There is a larger share of people in the lowest income levels as well as a larger share in the highest income levels (see Figure 13). The proportion of people in the middle class fell by 8 percentage points. By 1989, one in five individuals was in the lowest tier—that is, they had incomes less than one-half of the 1989 median income (or less than $15,000 in 1989). In contrast, 15 percent had incomes in the highest tier—an equivalent of twice the median income in 1989 (or roughly $60,000 or greater).

Education, race/ethnicity, and family structure play important roles. Individuals without a high school diploma showed a marked decline in relative income status; those with a college degree were more likely to be in the higher tier. Minorities were twice as

Figure 13

Percent of Persons with High, Middle, or Low Relative Income, 1969-1989



Source: U.S. Bureau of the Census, *Current Population Reports* P-60, no. 177.

likely as whites to have low relative incomes, but three times less likely to be in the high income tier. Roughly 40 percent of African-Americans and Hispanics fell on the bottom rung of the relative income ladder, while only about 5 percent had made it to the top.

For young children (under age 6) not living in a married-couple family, the likelihood of having a low relative income was extremely high, regardless of race or ethnicity. In 1989, 66 percent of young white children and 80 percent of young black and Hispanic children in single-parent families had low relative incomes. Although living in a married-couple family generally improves the chances of having higher relative income, many young children in married-couple homes are in the lowest income tier: two in ten white children, three in ten black children, and four in ten Hispanic children. If the future lies in our children, then these income disparities indicate an uphill climb for many of our nation's youth.

Demographic factors suggest a slower pace of change in family patterns during the 1990s.

Outlook for the American Family

The American family is like a patchwork quilt—composed of many patterns yet durable and enduring even when it becomes frayed around the edges. Despite the diversity and fragmentation of family patterns that have emerged over the past 40 years, most Americans continue to regard the family as a central component of their life. They may no longer live in the seemingly well-ordered family world of the 1950s, but they are struggling to understand and adapt to the new realities of family life.

Making predictions about the future course of the American family is a hazardous business. The scope and magnitude of change in our marriage, divorce, and childbearing patterns have been enormous, making a total reversal of these trends seem unlikely. Yet assuming that future change will continue at the same rapid pace witnessed over the past 20 or 30 years is also an unlikely scenario. While most people will marry and continue to regard the two-parent family as the preferred norm, considerable variation will exist, depending on social and economic conditions.

In the short run, demographic factors suggest a slower pace of change in family patterns during the 1990s. The baby-boom generation, the largest generation in U.S. history, is in the prime childbearing/childrearing ages. For the next ten years, there is likely to be little change in the overall share of families with children. But the composition of those families—whether single-parent, blended, multigenerational, or intact nuclear families—is likely to shift and change with time. Although we know that single-parent families are at greatest risk of living in disadvantaged situations, we have relatively little knowledge of the step- or blended-family model. Because divorce and remarriage rates continue to be at relatively high levels, these reconstituted families are (and will continue to be) a dominant force in the life of many children. What is more, we need to understand how these families function in regard to older relatives: will members of step-families feel the same sense of responsibility and obligation toward assisting older relatives as individuals who grew up in intact nuclear families. The answer to this question is likely to shape our public policy options and strategies.

In the long run, as we move into the 21st century, two demographic trends will strongly influence the structure of American family life. First, the aging of the population—that is, the continued growth in the size and share of the older population—will increase both the number of households without children and the number of persons who live alone. This trend may raise concern over public commitment toward school bond referenda or other public expenditures for children's programs. On the other hand, an increasing number of frail elderly who live alone will require more supportive services in an era when adult daughters hold jobs and are not as readily available as earlier generations to be caregivers. The political struggle over the allocation of scarce resources will almost inevitably be seen in terms of generational conflict and trade-offs. But a better understanding of the mutual

supports and interdependencies that extend beyond the nuclear family will be a key part of meeting this challenge.

Second, the U.S. minority population is large and growing, and this fact places a special spotlight on children in need. By the year 2000, one in three school-age children will be from a minority population, compared with about one in four today. Child poverty rates, however, are two to three times higher for minority children than for non-Hispanic whites, and minority children are at greater risk of growing up in disadvantaged circumstances. Neglecting the needs of the next generation can only undercut America's investment in its own economic future.

Valuing the family should not be confused with valuing a particular family form. Indeed, family life in the 1990s will be marked by its diversity. As blended families become the norm, the responsibilities of family members become more complex, more ambiguous, and more open to dispute. Social legislation (or "pro-family" policies) narrowly designed to reinforce only one model of the American family is likely to be shortsighted and have the unintended consequence of weakening, rather than strengthening, family ties. Recognizing the diversity of American families and addressing the complexity of their needs must lie at the heart of the policy debates on family issues.

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Discussion Questions

1. Discuss changes in family structure since the 1960s. What factors drive these changes?
2. Examine age at marriage and patterns of divorce for three generations in your family. How well do they follow the patterns found in the U.S. population as a whole? Explain.
3. Assess the implications of granting "family" status to unmarried couples?
4. Given the authors' explanations for the rise and fall of marriage rates, discuss the prospects for age at first marriage for men and women in the United States in the 1990s. Will age at first marriage continue to increase or begin to decrease?
5. Compare marriage, divorce, remarriage, and childbearing patterns among industrialized nations. Do you think that the U.S. patterns will become more (or less) like other countries in the future? Why?
6. Briefly outline the differences in family formation patterns among racial and ethnic groups in the United States. How might these differences affect future population growth?
7. Consider the "traditional" family model—father as breadwinner, mother as homemaker, two or more children. With this in mind, research family structures and the roles of family members in the United States over the past 200 years. How well does the historical U.S. family fit the "traditional" model?
8. Discuss how changes in family structure, women's labor-force participation, and marriage patterns affect the well-being of children. What other factors affect children's well-being?
9. The authors find that many African-American grandparents play an important role in rearing their grandchildren. What factors may contribute to this role?
10. If you were considering getting married, how willing would you be to marry: someone of another race? someone whose income was considerably less (or considerably more) than your own? someone who was not likely to hold a steady job?
11. How will the aging of America affect family patterns in the United States? What do you see as the major challenges? What would you recommend to meet these challenges?

Prepared by Kimberly A. Crews

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Errata

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Population Bulletin, vol. 47, no. 2 (August 1992)

In Figure 13, page 37, the labels for high and low relative income were reversed. The lightest shade of green represents the percentage of the population with high relative income (more than twice the median income) and the darkest shade represents those with low relative income (less than half the median income).

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